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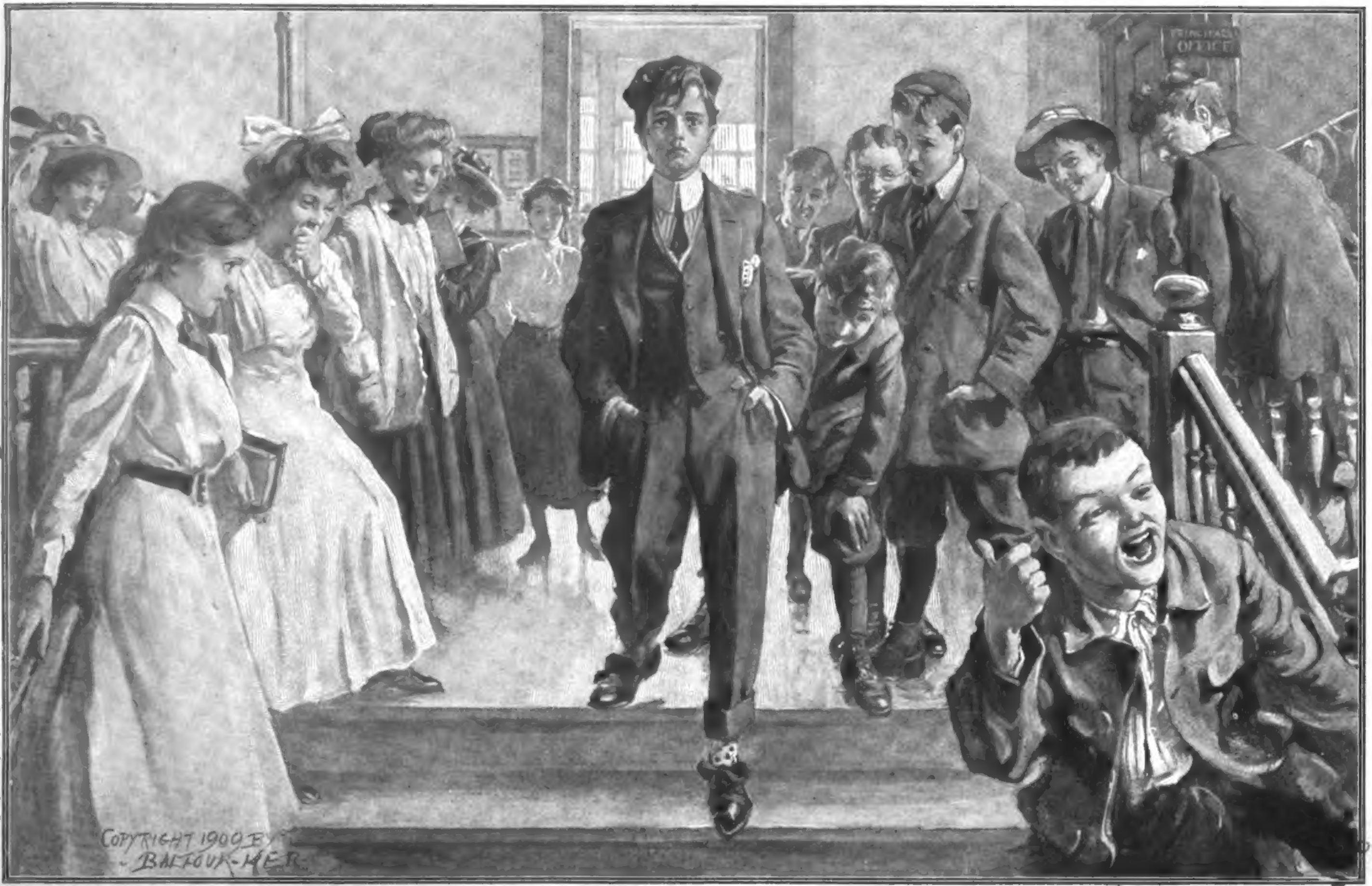
PRINCIPAL'S OFFICE
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THE AMERICAN BOY.

NO. V.—HIS FIRST LONG PANTS; OR, HOW IT FEELS TO BE A MAN.

VOL.XXII EVERYBODY'S MAGAZINE NO. 6

JUNE 1910

SOUTHWESTWARD HO!

America's New Trek to the Still-Open Places

By HERBERT KAUFMAN

FOR half a century the painted cities have sung the song of the siren and called out for the youth of the land. In every hamlet and on every farm their luring voices pled for votaries.

The plowboy heard it, and paused midway in his furrow. And, as he listened, plain and field and forest lost their glory and grew gray and bare and cold, and in their stead arose mighty mental tapestries—mirages of fame and power; and his young blood leaped in answer to the summons.

"Come!" cried the cities. "Fortune awaits you. Here is the harbor for every argosy of hope—come with your strength and your ambition. We have the goal for every yearning; there are no bounds, no limits—come and conquer. We are beautiful and we are mighty; we have charms and graces; our hearts are warm with welcome; we have much to give and much to teach. Your life is hard; your hands are gnarled and calloused; your days are dull—come and let us teach you life. You are squandering your golden springtide and your splendid vigor—come and build for us and fight for us. We will arm you with skill, and teach you wit, and show you the gateways to success."

The girl puddling at the churn and bending over the tub heard the song, and felt the gnawing ache for freedom from her chores and bondage. She gazed upon her red and swollen hands, and at her soiled and faded print, and then looked out across the miles, and visioned gay streets, theatres, promenades, luxury, color, and the mad phantasmagoria roused her to rebellion. She grew bitter

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against the lot that aged her in her flower; that coarsened feature and thickened figure, and promised even in marriage only a shifted scene of drudgery.

And so they found the roads, and came. Clean-blooded, eager, wholesome, and strong—trusting and confiding—chasers of the rainbow; boy and girl, man and woman, to find fortunes and to found careers—rose-hunters, forgetful of the thorns.

For fifty years the cities have beckoned, have promised, and have lied. The gilt o' dreams has tarnished, the tapestry grown tawdry. The Circe spell has held. The sacrifice has been exacted. Fineness and innocence and morality have been sold for husks. Virtue and honor have been laid upon the altars of Hunger and Greed.

One has starved, and another has succeeded where failure would have been better. One has achieved where losing would have been the greater glory. They have merged into the massed millions—year by year faded into the average. Tenement and boarding-house have engulfed them. Poor food, poor air, and excitement have sapped their vigor. And always the crowd keeps growing greater and the struggle harder, the contest longer, the problem more and more one of existence—the scheme for riches cheapening into a search for bread and meat.

And now THE REVOLT.

The reaction has begun, a mighty leaven is at work, a new era is in the dawn, a new America is in the making; the tide is on its ebb; the soil is remembering its absent sons and daughters and is lifting its voice in a promise of better things.

From cape to cape and coast to coast the nation is restless. The people are hungry, the millions are poor—worn with the struggle against a lessening wage and a rising cost of sustenance. The second great continental emigration has begun—to the open places of the West and Southwest. The spirit of the pioneer is once more stirring. Family ties are breaking; the old trails to the West are crowding.

But now the trail is a line of steel, and the prairie schooner a tourist car. The rigors and the hardships of '49 are buried in the past which met and conquered them. The new landlust exacts no toll of hunger and of thirst. Every day the horde swells; the migration grows mightier. Two thousand families a week passed through Kansas City alone last year. The plains are peopling. From the Rio Grande to the alkali deserts, the great field of American fiction is changing into a vast field of Bermuda onions and corn and cane and forage and fruit and garden truck.

The killer has gone, and the tiller has come. The cattle baron is retreating before the lettuce king. The eighty-acre vegetable patch is checkerboarding the million-acre range. The irrigation pump sings through nights that hitherto sobbed with the lowing of herds. Where mesquite and prickly pear flourished, the plowshare is now demanding the plow's share.

From out of the East and the Middle West and the North—from city and from atrophied farm, the best and the sturdiest type of the continent is coming to found towns and to break ground: farmers and builders, dreamers and schemers, young and old, clerks and college men—bread-eaters turned bread-raisers—relinquishing their sullen fight against the odds that face bookkeeper, shopgirl, floorwalker, and canvasser—merchants and professional men ready to develop with the country, preferring a hundred per cent. opportunity in towns which they will help to create, to the meager certainties of a metropolis.

The farmer is leaving regions where a harsh climate divides the year into periods of activity and enforced idleness. Every day marks the arrival of a settler come to reinvest the proceeds from the sale of developed acreage, in some place where twenty times as much and as fertile land can be had for the same money. Each train lands an artisan who has suffered the penalty of undistributed immigration and has been brought down to a foreigner's wage.

There are men, too, confident of their ability to stand at the front, but despairing of the long lines ahead of them in the cities in every vocation—small tradesmen, lawyers, physicians, electricians, pharmacists, and nondescripts—outposts of the Army of Hope, able and strong, bringing their brain and their brawn, their energy and their ambitions, their experience and their enthusiasm where they will count most and are most wanted.

The smoke of the householder is following the smoke of the locomotive as fast as the railroads open up new territory. Complete communities spring to life as rapidly as skyscrapers spring to their roofs. The new Southwest towns attain a development in one year equal to the ten-year growth of the average Eastern city.

They are not camps of canvas and of clapboard, but well-built, substantial trading centers, without the saloons and the dance halls and the gambling joints dear to the heart of the writer whose fond *métier* is the West in the making.

The newcomers are not boomers nor adventurers, but men able-bodied, virile, honest, sober, and industrious. They are not the failures of other states, but chiefly men who have found other states failures. Few foreigners are in their ranks. They are Americans, the native-born, the sons and the daughters of pioneer strain, hearkening to the impulse which in another day drove forth their forbears.

They have come, these square-jawed Americans, with their families, to make homes and make livings—not to speculate at the long odds of the fortune-hunting vagabond. Ability, intelligence, and purpose characterize their methods; sewerage and schools are the first things that occupy their attention. When men give immediate care to sanitation and to education, it is an indubitable earnest of the impulse that brought them into a strange region.

Aimlessness and wanderlust drove their precursors across the plains—a definite purpose has sent these pioneers from their late homes.

The cities have overreached themselves; the weekly wage barely covers the weekly need; streets are unwholesome playgrounds; standards of ethics and morality and religion are weakening in the great towns. Fathers are realizing that the requirements in every pursuit and profession are constantly growing more severe. Boys and girls must remain longer at school. College graduates are already too numerous to receive more than passing notice. A minor education will soon serve only for an unskilled worker.

The children must have their chance. With rent and food and clothes draining incomes that do not advance proportionately with the cost of living, the city offers less and less prospect, and the farm more and more.

"OKLAHOMA'S CORN CROP IS ALREADY EIGHTH ON THE ROSTER."

IN THE GREAT OPEN SPACES OF THE SOUTHWEST THE CATTLE BARON IS RETREATING BEFORE THE LETTUCE KING.

The rigors and hardships of agriculture are disappearing before modern conveniences. Sequestration has ceased to mean unutterable loneliness. The telephone, cheap but good periodicals, the rural delivery routes keep the household in contact with the world at large and banish the feeling of isolation that once sent women mad.

The gasoline engine, operating a miniature waterworks, turning the churn and the cream separator, grinding the tools, running the pump, the hay-baler, and the feed-mill, relieves the wife and the boys of a hundred and one manual tasks that aged and numbed the mother and drove the children into the towns.

The farmer's son is staying at home. He can't make the same money nor have the same opportunities at a bookkeeper's desk or back of a ribbon counter.

The shoe has shifted to the other foot—the city man is trekking to the fields.

And this great movement is not an ephemeral phase. It is an economical adjustment, affecting all of the United States. It is most evident, however, in the Southwest, because of the boundless resources of this section hitherto handicapped by inefficient transportation facilities, but now brought to the front by the energy and paternalism of a progressive generation of railroad builders.

The Department of Agriculture has vigorously fostered this regeneration. Experimental stations are charting soils and climatic conditions, introducing new grains and grasses from the Old World; the semi-arid lands have been turned into dry farms—regions hitherto restricted to cotton and cane and grazing are now diversified with trucking and forage and melons and fruit and berries. Irrigation has worked its miracle here as in the once worthless lands of California and the Northwest, but the rich soil of the prairies is even more responsive than the desert sands.

Yet the Southwest is not a land of milk and honey. Agriculture is not an automatic process; profits do not leap out of the ground—they must be dug out of it. And there are fools and failures, to be sure, as everywhere—even the Garden of Eden had its allotment. The real-estate dealer sows his deceits, and the half-wit who believes in their lurid improbabilities and exaggerations pays the same penalty for his credulity that is imposed on all purchasers of gold bricks.

The plains are not beautiful. The temperature is high, but it seldom rises as high as in New York or Washington, and the dry heat is far less oppressive than the humidity of Philadelphia or Chicago in the summer months.

The air is snappy and good and wholesome; it is full of vitality; the water is pure and sweet. Storms are not frequent and, even though spectacular at times, seldom danger-

"THE TIME IS NOT FAR DISTANT WHEN THE ONLY COW IN THE PRESENT RANGE COUNTRY WILL BE A DAIRYMAN'S JERSEY OR HOLSTEIN."

ous. Trolley cars are more deadly, and city automobiles maim more persons than suffer from the sum total of perils to be met with even in the wildest sections. The country is extraordinarily healthy. Some portions are slightly malarial; but kerosene and screens are easily secured, and this danger is eliminated along with the mosquitoes that cause it.

Men do not grow rich over-year; but they make good livings from the outset, dwell in comfortable homes, eat nourishing food, and soon maintain substantial bank balances.

The automobile is met with on every road; thousands of good cars are shipped monthly to the new towns. The open, level stretches in large measure compensate for the lack of highways. And miles of pikes are in course of construction, for the Southwest is keenly alive to the benefits of good roads, to the advantage of quick hauls and minimum grades, and the added efficiency of horses and wagons.

In brief, the men who are founding the new America are sane and calculating, with acute business sense, and alive to all factors which will promote the common welfare.

There are no limits to possibility, no conceivable measurements for the potential expansion of the Southwest. With only one eighth of our arable land under cultivation and only half of the cultivated land intelligently tilled; with alluvial and deep soil acreage extending thousands of square miles and still untouched by traffic, the walls of the horizon must keep retreating before countless generations.

America is a continent—not a seacoast, nor an island of Manhattan, but a boundless realm of practically fallow soil, pleading for development, anxious for the harrow and the hoe, eager to breed new commonwealths. Room, room, room! Miles of it everywhere. For every one and everything. Ride for day after day and each hour will display an opening, a place waiting for a man, a chance ready to be seized.

This is the cycle of high speed. The pace is growing—we calculate on a new scale—weeks are replacing months We don't care how long the past spent on its tasks· we live in the land of NOW—we do not look back, but onward. 1909 accomplished within its span more than was done between 1809 and 1830.

In the late eighties Oklahoma was "No Man's Land." In 1890 her population was 60,000. In 1910, *one million five hundred thousand.*

There were 129 newspapers published in the territory fourteen years ago; to-day there are more than 600.

In less than twenty years, Oklahoma City has increased her inhabitants from 4,000 to 40,000. Her streets are asphalt, her skyscrapers of steel and concrete.

The chanticleers of Oklahoma's publicity clubs cockily crow over enormous corn crops; but their maddest imageries will be discounted by the facts when ten more years have passed, and her fields, her oil wells, and her mines are in full operation.

Kansas is insolently opulent; prosperity has become a chronic habit in the ancient lair of the mortgage; there was "nothing the matter with Kansas"—simply with the Kansan.

Arkansas is not an abode of ague and fever; quinine is not the local beefsteak; the average back yard is not a swamp. She has solid counties of deep black soil waiting for the plowshare—vistas of meadow and forest and ranges of mountains as beautiful as those of Austria; she is losing her sloth and beginning her growth.

All that the Southwest ever needed was energy; it was always a rich and bountiful land, merely waiting to be fertilized with brains. The Yankee woof was needed for the Southern warp, and now that the Southwest is reweaving on the great loom of progress, her cities are making yearly bounds in decade leaps.

Kansas City already ranks sixth in bank clearances, and threatens the central supremacy of Chicago. Her new $10,000,000 Union Station is frankly a railroad forecast of her imminent destiny.

Dallas, Fort Worth, Houston, Galveston, San Antonio are no longer insular. More sombreros are seen in the Hoffman House than in the Southland Hotel.

Little cities are dotted all over the prairies. Even the Rio Grande is the scene of wonder works. Land which begged for buyers at eighty cents and one dollar per acre at the beginning of the present century now readily sells at forty and fifty dollars.

Kingsville, not yet five years old, lustily boasts a department store, a street of cement houses, a hotel, a pharmacy, and a hardware establishment that make the Northern visitor sit up and take vivid notice. Nor is Kingsville a prodigy. Such towns are typical of the new America.

Amarillo ten years ago was a cattle station, but to-day it luxuriates in a theatre of Pompeian brick, large enough for any company on the road, and completely equipped. Transplant its five churches and they will prove worthy of the average New York congregation. Put its bank on Wall Street and it will have none of the earmarks of a country cousin. Four hundred and twenty automobiles were licensed by the town clerk last year, and any night you may encounter a string of citizens speeding along a motor boulevard to Amarillo's electric amusement park.

Two hours distant is Dalhart. Eight years ago the land on which it stands was drawn in a government allotment; but that was before the great awakening, and its owner congratulated himself because he found a buyer willing to pay $900. But in September last the Esau of 1902 purchased a home site on Dalhart's second-best street for $1,000. Dalhart's high school is a splendid building of brick and cement, and her antiseptic sewerage system is years ahead of Manhattan's.

Both of these Texas towns are on the old cattle trail, in a section long considered impracticable for agriculture; but good incomes have repaid the newcomers who saw more than grazing possibilities in the Panhandle. The former haunt of the longhorn steer is rapidly changing into flourishing fields of millo maize, kaffir corn, sorghum, alfalfa, broom corn, wheat, and barley.

"You cattle men must give up your holdings," I said to the owner of a 600,000-acre domain. "The time is not far distant when the only cow hereabouts will be a dairyman's Jersey or Holstein."

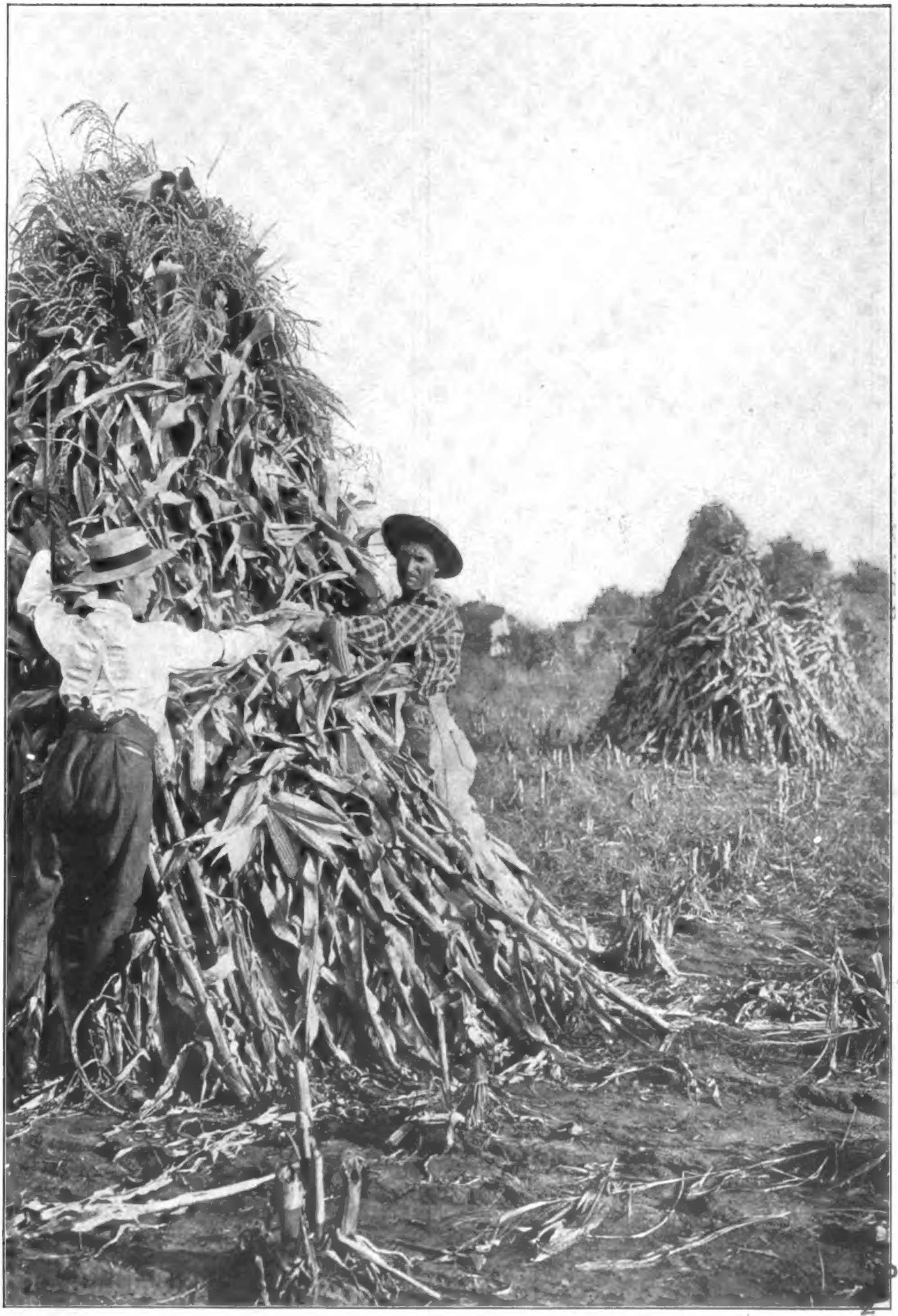
He laughed. "Who'll put us out?"

"The law," I answered.

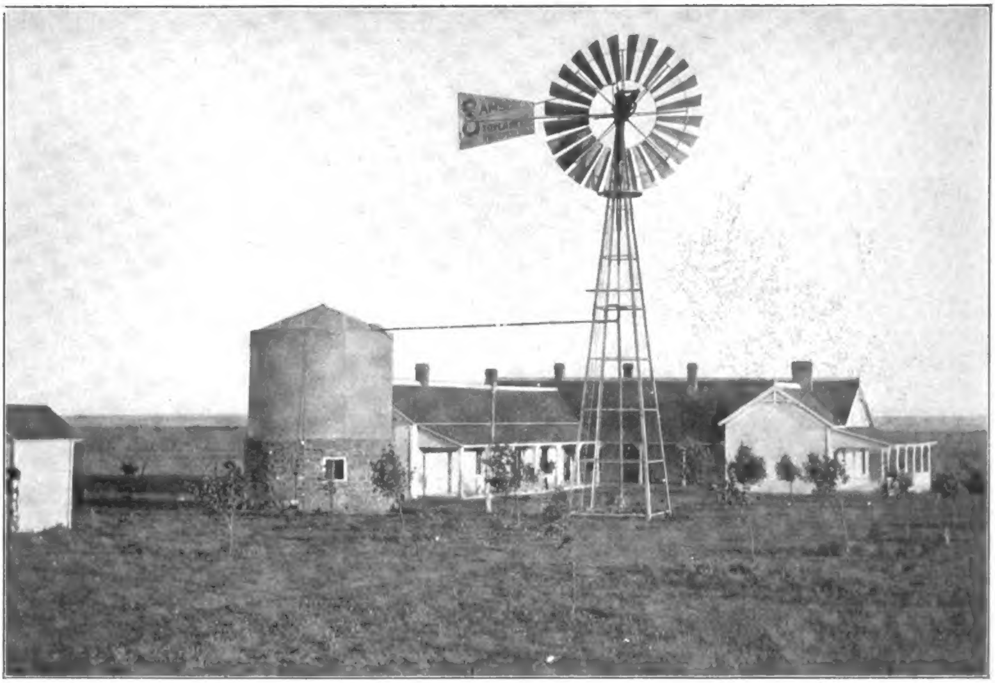
"What law?"

"The law of economics, and you can't upset it. You're wasters, and you can't survive before producers; you're prostituting the best acreage on the continent and losing money for yourself and for the nation. You're out of pocket no less than twelve dollars on every head of beef that you ship to the yards. Your land is worth ten dollars an acre, and money is worth ten per cent. on the range. It takes fourteen acres of grass to fatten a steer; three years of grazing stand you forty-two dollars; thirty dollars is a good price even for a three-year-old Hereford-Durham. So you actually lose twelve dollars on every steer that you send to the yards, along with your per capita of operating expense. This land belongs to somebody else—to a farmer who will come down here and on every fourteen acres support fourteen humans and the steer to boot.

"You're in the midst of riches, but not enriched by them. You're content to accept the revenue earned by the laws of nature, and



CORN RAISED BY MR. PLANK, GARDEN CITY, MISSOURI. IT RUNS EIGHTY BUSHELS TO THE ACRE. THE STALKS WERE TWELVE FEET HIGH BEFORE CUTTING.



A FARMHOUSE IN THE PANHANDLE.

you must give way to a worker who is willing to add his own efforts to those of Providence. You're out of date—in, but not of, the twentieth century. You're not keeping pace, so you can't hold your place. Up North and through the West and out East, a million able-bodied hustlers are yearning for your opportunity—men tired of teasing along on thin-soiled areas and of manuring rock and clay and sand with ingenuity and effort. They're beginning to know about the Southwest, fertilized yards deep with the deposits of buffalo and cattle herds. They've heard that twelve months' agriculture is possible here—that the fruit of half the year's labor is not consumed by idle winters. They've had proof from the vanguard which has made good and made good profits, and every time the news goes home of $300 worth of onions to the acre, of three and four crops of alfalfa to the year, and corn ten feet high five months after the land is cleared, another Yankee or Hoosier hastens to sell his homestead and come after a part of your range.

"Within ten years, you'll either be turned out or be turning furrows. You're up against the one law from which there is no appeal—the law of supply and demand. America wants more foodstuffs, and more room to plant them. Her cities are hungry, prices are high, congestion is raising everything but wages; we need a bigger vegetable basket and a larger bread-box, and the Southwest must supply both."

To do this, she must solve some problems, to be sure; but problems are the whetstones on which wits sharpen.

She has her help problem, for instance—but so has Boston. The native whites will not enter service. Colored help is insolent and inefficient. But this simply means the coming of the immigrant girl, who in turn will lead her man after her; and both will benefit the region.

As for field labor, the prejudice against the blacks is strong, and it is by no means confined to the ignorant. The ante-bellum negro has disappeared, and his descendants know practically nothing of agriculture beyond cotton raising. In the towns, they become pestiferous idlers. At the polls, they extend the influence of the worst political element. The peon is far more steady and industrious, but Mexico cannot spare him. The Germans and the Swedes prefer the colder Northwest.

The East is protesting against the Latin. There is boundless room for him in the Southwest. His former environment ideally fits him for the section. There's a wage waiting for him, an acre to till and a chance to own a home. Italy could empty herself into Texas alone, and Texas would still have room for Germany and France to boot.

Distributive immigration would benefit alike the densely populated coast and the empty plains. With Galveston as a port of entry, the South Europeans could be diverted from the New England and middle states, and landed in a region of farms.

THE CRY AGAINST IMMIGRATION IS NOTHING LESS THAN A PROTEST AGAINST THE INCREASE IN THE NUMBER OF BREAD-EATERS WITHOUT A CORRESPONDING ADDITION TO THE BREAD-RAISERS.

We want the European, but we don't wish him to remain European in his instincts and his habits; he must settle where he will be most useful and best serve his adopted country. In the beginning, the Southwest may meet him with prejudice; but prejudice against the stranger is a matter neither of geography nor of period.

In 1817, a writer in *Niles's Register* declared: "We have room enough yet; let them come . . . but the immigrant should press into the interior. In the present state of the times, we seem too thick on the maritime frontier already. Within there is ample and profitable employment for all, in almost any branch of business, and strangers should be encouraged to seek it there." History repeating itself! Ninety-seven years ago, the East had no room!

In 1819, the anti-immigrationist again cried out in alarm and again the city urged the foreigner to take up land. Read this extract from the report of the Industrial Commission, 1819 (Vol. XV, p. 462):

> It had early occurred to those interested in bettering city conditions that one means of relief would be to assist migration to the interior, to country districts.
>
> This means, indeed, was suggested at the very time the immigration problem itself was formulated in the report of the Society for the Prevention of Pauperism for 1819, already quoted from. The managers say:
>
> "It would prove a great relief could means of employment be found (for the immigrants) when they enter our city. Many thousands who arrive in this country from Europe have been servants or manufacturers, and do not understand the art of husbandry; yet many arrive in destitute condition who have worked on the soil. A great many others are vigorous, healthy, and capable of learning the art

IRRIGATION HAS WORKED ITS WONDERS HERE AS IN THE ONCE ARID SANDS OF CALIFORNIA AND THE NORTHWEST.

> of agriculture. Could some communication be opened with our great farmers and landholders in the interior, and ways and means be provided for the transportation of able-bodied foreigners into the interior and labor be provided for them, it appears to the managers that beneficial consequences might flow from the expedient. Many, very many, foreigners who are honest and industrious and who, for want of employment, are liable to become paupers, would gladly depart into the country and labor upon the soil or in workshops could they thus obtain a bare living.
>
> "They (the Irish) had an utter distaste for felling forests and turning up the prairies for themselves. They preferred to stay where another race would furnish them with food, clothing, and labor, and hence were mostly found loitering on the lines of the public works in villages and in the worst portions of the large cities, where they competed with the negroes, between whom and themselves there was an inveterate dislike, for the most degrading employments."

The ancient alarmist did not differ from his brother of to-day. It was the German and the Irish who would prove unfit for citizenship then; America would go to the dogs if the Celt and the Teuton were not restrained. But what the melting-pot has wrought it will do again, and the new America will assimilate its Latins and add their quick strain to the national breed.

The era of the factory must come. The cities are now dependent on the yield of the fields. A "tin bucket brigade" is necessary. Industrial earnings must buttress crop profits. A resident artisan class would give the producer a home market to compensate for his longer shipments, with their heavy hauling and icing charges. The establishment of canning plants would consume the overplus of the truck raiser.

The Southwest still needs thousands of miles of railroads; but the companies will make no promises until there is evidence of a change in the antagonistic attitude of the legislatures. The railroads claim much of the credit for the present awakening. They point to years of budgets for promoting Southwest settlement, asserting that they have supplied two of the elements essential to a permanent prosperity: a traffic system, and a sufficient population to utilize the fallow acres. They contend that nothing but shipping facilities would have brought the new settlers, for without railroads the farmer might as well be located on Mars.

In these claims, they are strongly supported by the conservatives, who do not consider that such vast states as Texas, New Mexico, and Arizona can be properly developed solely with local finances. There is enough empty land, good land, to care for a million families

THE STATION OF THE T. & B. V. IN TEAGUE, A TOWN OF 5,000 INHABITANTS, ONLY TWO YEARS OLD.

Photograph by Dixon's Studio, Dalhart, Texas.

THE HIGH SCHOOL AT DALHART, TEXAS, AN EIGHT-YEAR-OLD TOWN.

a year for the next half century, but the conservatives fear that the migration to the Southwest will be diverted the moment accessibility ceases to be a factor. They point to the fact that even subsidies would actually prove profitable, for every tie that is laid across the prairies at once jumps the value of the surrounding territory so greatly that the increase in the taxes therefrom would, within a few years, more than cover the bonus grants.

This, of course, is an extreme idea; but the equation is sound, and verified by the recent opening of counties the price of whose acres within five years has advanced from two and three dollars to twenty and fifty dollars.

The Southwest will, with time, meet its various perplexities and adjust them to the greatest ultimate profit. That spirit which is changing the barrens into granaries and gardens will uproot the economic prickly pears along with the other bothersome growths of the prairies.

A new type of man is rising to power; the settlers will have their say and their seats in the assemblies. The Southwest will add a distinct type to the great national potpourri. It will breed original thinkers and workers; it will produce leaders with far visions, and builders with great dreams. The crossing of strains and the blending of brains will enrich the twentieth century with sturdiness and imagination. The son of the pioneer is heir to ambition, pluck, and tenacity. He is physically fit and mentally clean; and it is in such men that the boundless hope of the Republic lies.

In her splendid youth, still the child among the world powers, America's past is but a day on the calendar of history. All things lie in the To-morrow, and always behind the horizon is a fulfillment greater than the promise.

We shall see the turbine in the cañons; every river will wear the leash; water will slake the thirst of the deserts. We shall breed to our need. Men will come to the mountains. The keys of science will unlock a hundred hidden treasuries of force and sustenance. We shall have as we shall dare. And, as we pass through our storms, always the arc of the rainbow will widen.

Manhattan

By Francis Dana

Walworth Stilson

A stately City, towering in the pride
Of vast achievement, glorious with success,
Luring the world with golden promises.

A narrow island, thronged with men and things;
A place of brick and asphalt, stone and steel,
Where day is in an uproar, and the night
Rests not from glare of lights and din of wheels;
Where herded millions, pent in echoing walls,
Ferment, and swarm, and breathe each other's breath,
And struggle but to live---until they die.

There ancient Mammon, by a modern name
Adored and lauded, actively supreme,
Suborns the Law to perpetrate his will,
Enslaves the Arts and subjugates the Creeds,
And gripes and grinds the driven herd of men
Cursed to his service---some by greed of gain
That gain inflames the more, and some by hope,
And some by want and bitter need of things---
Who sacrifice their souls to feed his fires
And boast themselves his men.
Still, from without,
The mother-call of Nature, kind and sweet
As breath of summer o'er a new-mown field,
As song of thrush among the listening woods,
As sound of water falling in a glen,
Comes faintly through the distances.
Away,
Beyond the dreary squares of wall and pave
Are happy places, where a man may live
And help his fellow men, and serve his God,
Yet be his own; may breathe the air of heaven
And see the misty line of earth and sky
Flush with the dawn and passing of the light---
Why do ye stay?
We know not, why we stay;
And still, from all the land and all the world,
To spend their lives in striving but to live
Hived in the grinding City on the Isle,
Lured from their peace, the thronging thousands come.

OF MIC

THE AMATEUR LOVER

By ELEANOR HALLOWELL ABBOTT

Illustrations by Blanche Greer

WITH every night piercing her like a new wound, and every morning stinging her like salt in that wound, Ruth Dudley's broken engagement had dragged itself out for four long, hideous months. There's so much fever in a woman's sorrow.

At first, to be sure there had been no special outward and visible sign of heartbreak except the thunderstorm shadows under the girl's blue eyes. Then, gradually, very gradually, those same plucky eyes had dulled and sickened as though every individual thought in her brain was festering. Later, an occasional loosened finger ring had clattered off into her untouched plate or her reeking strong cup of coffee. At the end of the fourth month the family doctor was quite busy attesting that she had no tubercular trouble of any sort. There never yet was any stethoscope invented that could successfully locate consumption of the affections.

It was about this time that Ruth's Big Brother, strolling smokily into her room one evening, jumped back in tragic dismay at the astonishing sight that met his eyes. There, like some fierce young sacrificial priestess, with a very modern smutty nose and scorched cheeks, Ruth knelt on the hearth-rug, slamming every conceivable object that she could reach into the blazing fire. The soft green walls of the room were utterly stripped and ravished. The floor in every direction lay cluttered deep with books and pictures and clothes and innumerable small bits of bric-a-brac. Already the brimming fireplace leaked forth across the carpet in little gray, gusty flakes of ash and cinder.

The Big Brother hooted right out loud. "Why, Ruthy Dudley," he gasped. "What *are* you doing? You look like the devil!"

Blissfully unconscious of smoke or smut, the girl pushed back the straggling blond hair from her eyes and grinned, with her white teeth shot like a bolt through her under lip to keep the grin in place.

"I'm not a 'devil,'" she explained. "I'm a god! And what am I doing? I'm creating a new heaven and a new earth."

"You won't have much left to create it with," scoffed the Big Brother, kicking the tortured wreck of a straw hat farther back into the flames.

The girl reached up impatiently and smutted her other hand across her eyes. "Nothing left to create it with?" she mocked. "Why, if I had anything left to create it with, I'd be only a—mechanic!"

Then, blackened like a coal-heaver and tousled like a Skye terrier, she picked up the scarlet bellows and commenced to pump a savage yellow flame into a writhing, half-charred bundle of letters.

Through all the sweet, calm hours of that warm June night the sacrifice progressed with amazing rapacity. By midnight she had just finished stirring the fire-tongs through the ghostly, lacelike ashes of her wedding gown. At two o'clock her violin went groaning into the flames. At three her Big Brother, yawning sleepily back in his nightclothes, picked her up bodily and dumped her into her bed. He was very angry. "Little Sister," he scolded, "there's no man living worth the fuss you're making over Aleck Reese!" And the little sister sat up and rubbed her smutty, scorched cheek against his cool, blue-shaven face as she tilted the drifting ashes from the bedspread. "I'm not making any 'fuss,'" she protested. "I'm only just—burning my bridges." It was the first direct allusion that she had ever made to her trouble.

Twice after that—between three o'clock and breakfast time—the Big Brother woke from his sleep with a horrid sense that the house was on fire. Twice between three o'clock and breakfast time he met the Housekeeper scuttling along the halls on the same sniffy errand. Once with a flickering candlelight Ruth herself crept out to the doorway and laughed at them. "The house isn't on fire, you sillies," she cried. "Don't you know a burnt bridge when you smell it?" But the doctor had said quite distinctly: "You must watch that little girl. Sorrow in the tongue will talk itself cured, if you give it a chance; but sorrow in the eyes has a wicked, wicked way now and then of leaking into the brain."

It was the Housekeeper, though, whose eyes looked worried and tortured at breakfast time. It was the Big Brother's face that showed a bit sharp on the cheekbones. Ruth herself, for the first time in a listless, uncollared, unbelted, unstarched month, came frisking down to the table as white and fresh and crisp as linen and starch and curls could make her.

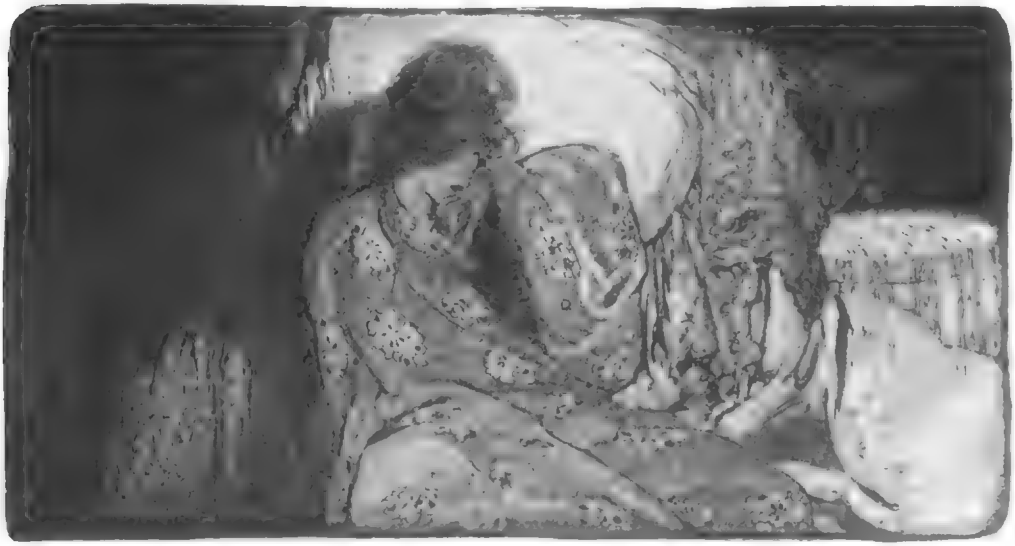
"I'm going to town this morning," she announced nonchalantly to her relieved and delighted hearers. The eyes that turned to her brother's were almost mischievous. "Couldn't you meet me at twelve o'clock," she suggested, "and take me off to the shore somewhere for lunch? I'll be shopping on Main Street about that time, so suppose I meet you at Andrew Bernard's office."

Half an hour later she was stealing out of the creaky back door into the garden, along the gray, pebbly gravel walk between the tall tufts of crimson and purple phlox, to the little gay-faced plot of heart's-ease where the family doctor, symbolist and literalist, had bade her dig and delve every day in the good, hot, wholesome, freckly sunshine. Close by in the greensward an absurd pet lamb was tugging and bouncing at the end of its stingy tether. In a moment's time the girl had transferred the clumsy iron tether-stake to the midst of her posy bed. Then she started for the gate.

Pausing for just one repentant second with her hand on the gate latch, she turned and looked back to the ruthlessly trodden spot where the bland-eyed lamb stood eyeing her quizzically with his soft, woolly mouth fairly dripping with the tender, precious blossoms. "Heart's-ease. B-a-a!" mocked the girl, with a flicker of real amusement. "Heart's-ease. B-a-a-a!" scoffed the lamb, just because his stomach and his tongue happened to be made like that. Then with a quick dodge across the lane she ran to meet the electric car and started off triumphantly for the city, shutting her faint eyes resolutely away from all the roadside pools and ponds and gleams of river whose molten ultimate peace possibilities had lured her sick mind so incessantly for the past dozen weeks.

Two hours later, with a hectic spurt of energy, she was racing up three winding, dizzy flights of stairs in a ponderous, old-fashioned office building.

Before a door marked "Andrew Bernard, Attorney at Law," she stopped and waited a frightened moment for breath and courage. As though the pounding of her heart had



"I'M NOT A 'DEVIL,'" SHE EXPLAINED. "I'M A GOD! AND WHAT AM I DOING? I'M CREATING A NEW HEAVEN AND A NEW EARTH!"

really sounded as loud as it felt, the door handle turned abruptly, and a very tall, broad-shouldered, grave-faced young man greeted her with attractive astonishment.

"Good morning, Drew," she began politely. "Why, I haven't seen you for a year." Then, with alarming vehemence, she finished: "Are you all alone? I want to talk with you."

Her breathlessness, her embarrassment, her fragile intensity sobered the young man instantly as he led her into his private office and stood for a moment staring inquiringly into her white face. Her mouth was just as he had last seen it a year ago, fresh and whimsical and virginal as a child's; but her eyes were scorched and dazed like the eyes of a shipwreck survivor or any other person who has been forced unexpectedly to stare upon life's big emotions with the naked eye.

"I hear you've been ill this spring," he began gently. "If you wanted to talk with me, Ruthy, why didn't you let me come out to the house and see you? Wouldn't it have been easier?"

She shook her head. "No," she protested, "I wanted to come here. What I've got to talk about is very awkward, and if things get too awkward—why, an embarrassed guest has so much better chance to escape than an embarrassed host." She struggled desperately to smile, but her lips twittered instead into a frightened quiver. With narrowing eyes the young man drew out his big leather chair for her. Then he perched himself on the corner of his desk and waited for her to speak.

"Ruthy dear," he smiled, "what's the trouble? Come, tell your old chum all about it."

The girl scrunched her eyes up tight, like a person who starts to jump and doesn't care where he lands. Twice her lips opened and shut without a sound. Then suddenly she braced herself with an intense effort.

"Drew," she blurted out, "do you remember—three years ago—you asked me to—marry—you?"

"Do I remember it?" gasped Drew. The edgy sharpness of his tone made the girl open her eyes and stare at him. "Yes," he acknowledged, "I remember it."

The girl began to smooth her white skirts with desperate precision across her knees. "What made you—ask me?" she whispered.

"What made me ask you?" cried the man. "What made me ask you? Why, I asked you because I love you."

The girl bent forward anxiously as though she were deaf. "You asked me because—*what?*" she quizzed him.

"Because I love you," he repeated.

She jumped up suddenly and ran across the room to him. "Because you—love me?" she reiterated. "'Love'? Not 'loved'? Not past tense? Not all over and done with?"

There was no mistaking her meaning. But the man's face did not kindle, except with pain. Almost roughly he put his hands on her shoulders and searched down deep into her eyes. "Ruth," he probed, "what are you trying to do to me? Open an old wound? You know I—love you."

The girl's mouth smiled, but her eyes blurred wet with fright and tears.

"Would you care anything—about—marrying me—now?" she faltered.

Drew's face blanched utterly, and the change gave him such a horridly foreign, alien look that the girl drew away from his hands and scuttled back to the big chair, and began all over again to smooth and smooth the garish white skirt across her knees. "Oh, Drew, Drew," she pleaded, "please look like—*you*. Please—please—don't look like anybody else."

But Drew did not smile at her. He just stood there and stared in a puzzled, tortured sort of way.

"What about Aleck Reese?" he began with fierce abruptness.

The girl met the question with unwonted flippancy. "I've broken my engagement to Aleck Reese," she said coolly. "Broken it all to smash."

But the latent tremor in her voice did not satisfy the man. "Why did you break it?" he insisted. "Isn't Aleck Reese the man you want?"

Her eyes wavered and fell, and then rallied suddenly to Drew's utmost question.

"Yes, Drew," she answered desperately, "Aleck Reese *is* the man I want, *but he's not the kind of man I want!*" As the telltale sentence left her lips, every atom of strength wilted out of her, and she sank back into her chair all sick and faint and shuddery.

The impulsive, bitter laugh died dumb on Drew's lips. Instantly he was at her side, gentle, patient, compassionate, the man whom she knew so well. "Do you mean," he stammered in a startled sort of way, "do you mean that—love or no love—I, I am the kind of man that you do want?"

Her hand stole shyly into his and she nodded her head. But her eyes were turned away from him.

For the fraction of a second he wondered just what the future would hold for him and her if he should snatch the situation into his arms and crush her sorrow out against his breast. Then in that second's hesitancy she shook her hair out of her eyes and looked up at him like a sick, wistful child.

"Oh, Drew," she pleaded, "you've never, never failed me yet—all my hard lessons, all my Fourth-of-July accidents, all my broken sleds and lost skates. Couldn't you help me now we're grown up? I'm so unhappy."

The grimness came back to Drew's face.

"Has Aleck Reese been mean to you?" he asked.

Her eyebrows lifted in denial. "Oh, no—not specially," she finished a trifle wearily. "I simply made up my mind at last that I didn't want to marry him."

Drew's frown relaxed. "Then what's the trouble?" he suggested.

Her eyebrows arched again. "What's the trouble?" she queried. "Why, I happen to love him. That's all."

She took her hand away from Drew and began to smooth her skirt once more.

"Yes," she repeated slowly, "as long ago as last winter I made up my mind that I didn't want to marry him—but I didn't make up my courage until spring. My courage, I think, is just about six months slower than my mind. And then, too, my 'love-margin' wasn't quite used up, I suppose. A woman usually has a 'love-margin,' you know, and, besides, there's always so much more impetus in a woman's love. Even though she's hurt, even though she's heartbroken, even though, worst of all, she's a tiny bit bored, all her little, natural love courtesies go on just the same of their own momentum, for a day or a week, or a month, or half a lifetime, till the love-flame kindles again—or else goes out altogether. Love has to be like that. But if I were a man, Drew, I'd be awfully careful that that love-margin didn't ever get utterly exhausted. Aleck, though, doesn't understand about such things. I smoothed his headaches just as well, and listened to his music just as well, so he shiftlessly took it for granted that I loved him just as well. What nonsense! 'Love'?" Her voice rose almost shrilly. "'Love'? Bah! What's love, anyway, but a wicked sort of hypnotism in the way that a mouth slants, or a cheek curves, or a lock of hair colors? Listen to me. If Aleck Reese were a woman and I were a man, I certainly wouldn't choose his type for a sweetheart—irritable, undomestic, wild for excitement. How's that for a test? And if Aleck Reese and I were both women, I certainly shouldn't want him for my friend. Oughtn't that to decide it? Not a vital taste in common, not a vital interest, not a vital ideal!"

She began to laugh hysterically. "And I can't sleep at night for remembering the droll little way that his hair curls over his forehead, or the hurt, surprised look in his eyes when he ever really did get sorry about anything. My God! Drew, look at me!" she cried, and rolled up her sleeves to her elbow. The flesh was gone from her as though a fever had wasted her.

The muscles in Drew's throat began to twitch unpleasantly. "Was Aleck Reese mean to you?" he persisted doggedly.

A little faint, defiant smile flickered across her lips. "Never mind, Drew," she said, "whether Aleck Reese was mean to me or not. It really doesn't matter. It really doesn't matter at all just exactly what a man does or doesn't do to a woman as long as, by one route or another, before her wedding day, he brings her to the place where she can honestly say in her heart, 'This man that I want is not the kind of man that I want.' Honor, loyalty, strength, gentleness—why, Drew, the man I marry has *got* to be the kind of man I want."

"I've tried to be fair to Aleck," she mused almost tenderly. "I've tried to remember always that men are different from women, and that Aleck perhaps is different from most men. I've tried to remember always that he is a musician—a real, real musician with all the ghastly, agonizing extremes of temperament. I've tried to remember always that he didn't grow up here with us in our little town with all our fierce, little-town standards, but that he was educated abroad, that his whole moral, mental, and social ideals are different, that the admiration and adulation of—new—women is like the breath of life to him—that he simply couldn't live without it any more than I could live without the love of animals, or the friendship of children, or the wonderfulness of outdoors, all of which bore *him* to distraction.

"Oh, I've reasoned it all out, night after night after night, fought it out, *torn* it out, that he probably really and truly did love me quite a good deal—in his own way—when there wasn't anything else to do. But how can it possibly content a woman to have a man love her as well as *he* knows how—if it isn't as well as *she* knows how? We won't talk about—Aleck Reese's morals," she finished abruptly. "Fickleness, selfishness, neglect, even infidelity itself, are such purely minor, incidental data of the one big, incurably rotten and distasteful fact that—such and such a man is *stupid in the affections*."

With growing weakness she sank back in her chair and closed her eyes.

For an anxious moment Drew sat and watched her. "Is that all?" he asked at last.

She opened her eyes in surprise. "Why, yes," she said, "that's all—that is, it's all if you understand. I'm not complaining because Aleck Reese didn't love me, but because, loving me, he wasn't *intelligent* enough to be true to me. You do understand, don't you? You understand that it wasn't because he didn't pay his love bills, but because he didn't know enough to pay them. He took my loyalty without paying for it with his; he took my devotion, my tenderness, my patience, without ever, ever making any adequate return. Any girl ought to be able to tell in six months whether her lover is using her affection rightly, whether he is taking her affection and investing it with his toward their mutual happiness and home. Aleck invested nothing. He just took all my love that he could grab and squandered it on himself—always and forever on himself. A girl, I say, ought to be able to tell in six months. But I am very stupid. It has taken me three years."

"Well, what do you want *me* to do?" Drew asked a bit quizzically.

"I want you to advise me," she said.

"Advise you—*what?*" persisted Drew.

The first real flicker of comedy flamed in the girl's face. Her white cheeks pinked and dimpled. "Why, advise me to—marry *you!*" she announced. "WELL, WHY NOT?" She fairly hurled the three-word bridge across the sudden, awful chasm of silence that yawned before her.

Drew's addled mind caught the phrase dully and turned it over and over without attempting to cross on it. "Well, why not? Well, why not?" he kept repeating. His discomfiture filled the girl with hysterical delight, and she came and perched herself opposite him on the farther end of his desk and smiled at him.

"It seems to me perfectly simple," she argued. "Without any doubt or question you certainly are the kind of man whom I should like to marry. You are true and loyal and generous and rugged about things. And you like the things that I like. And I like the people that you like. And, most of anything in the world, you are clever in the affections. You are heart-wise as well as head-wise. Why, even in the very littlest, silliest thing that could possibly matter, you wouldn't—for instance—remember George Washington's birthday and forget mine. And you wouldn't go away on a lark and leave me if I was sick, any more than you'd blow out the gas. And you wouldn't—hurt me about —other women—any more than you'd eat with your knife." Impulsively she reached over and patted his hand with the tips of her fingers. "As far as I can see," she teased, "there's absolutely no fault in you that matters to me except that I don't happen to love you."

Quick as her laugh the tears came scalding back to her eyes.

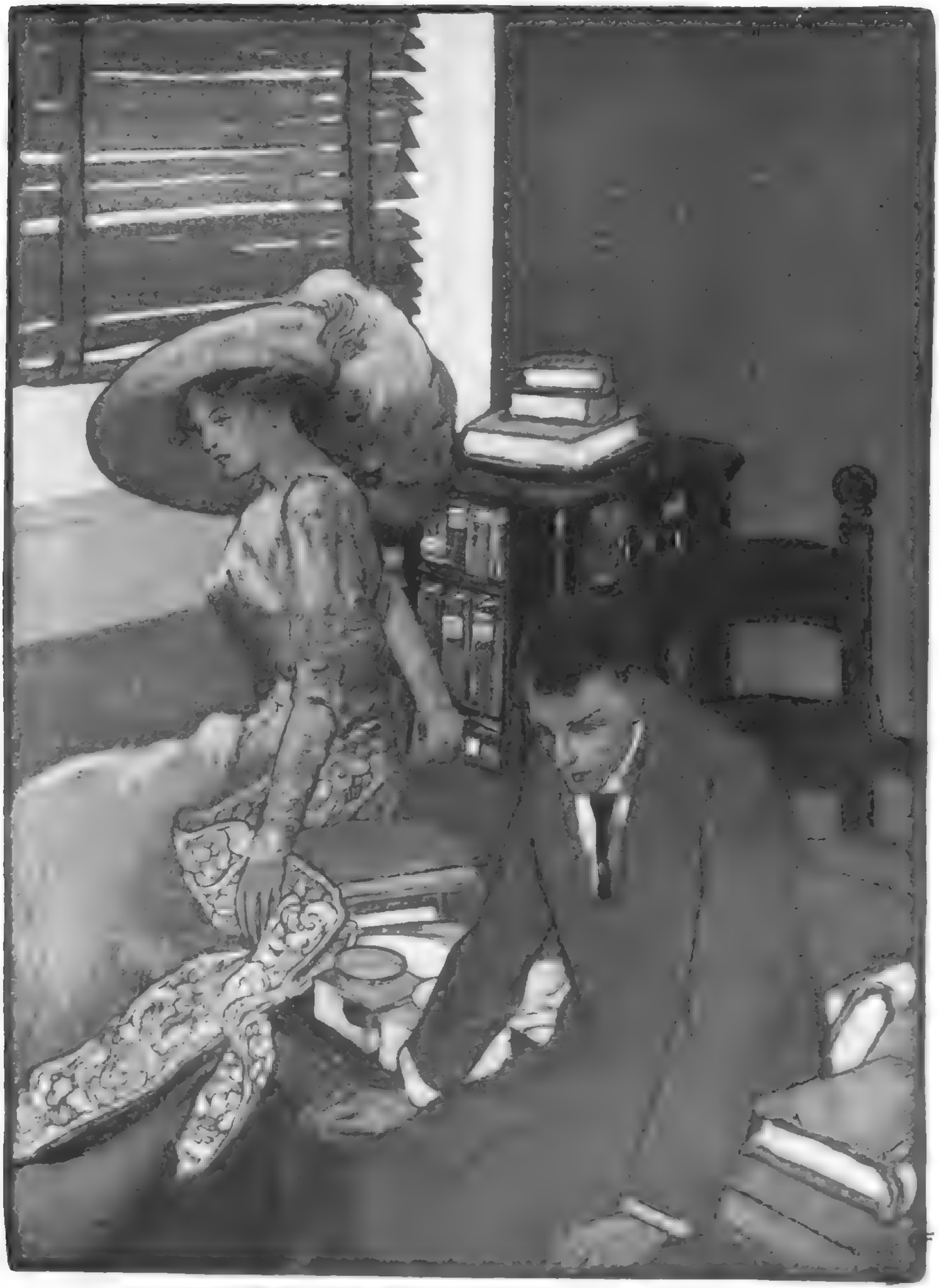
"Why, Drew," she hurried on desperately, "people seem to think it's a dreadful thing to marry a man whom you don't love; but nobody questions your marrying *any* kind of a man if you do love him. As far as I can make out, then, it's the love that matters, not the man. Then why not love the right man?" She began to smile again. "So here and now, sir, I deliberately choose to love *you*."

But Drew's fingers did not even tighten over hers.

"I want to be a happy woman," she pleaded. "Why, I'm only twenty-two. I can't let my life be ruined now. There's *got* to be some way out. And I'm going to find that way out if I have to crawl on my hands and knees for a hundred years. I'm luckier than some girls. I've got such a shining light to aim for."

Almost roughly Drew pulled his hand away, the color surging angrily into his cheeks. "I'm no shining light," he protested hotly, "and you shall never, never come crawling on your hands and knees to me."

"Yes, I shall," whispered the girl. "I shall come creeping very humbly, if you want me. And you do want me, don't you? Oh, please advise me. Oh, please play you



"WHY, ADVISE ME TO — MARRY YOU!"

MICH.

are my Father or my Big Brother and advise me to—marry *you.*"

Drew laughed in spite of himself. "Play I am your Father or your Big Brother?" Mimicry was his one talent. "Play I was your Father or your Big Brother and advise you to marry me?"

Instantly his fine, straight brows came beetling down across his eyes in a fierce paternal scrutiny. Then, quick as a wink, he had rumpled his hair and stuck out his chest in a really startling imitation of Big Brother's precious, pompous importance. But before Ruth could clap her hands his face flashed back again into its usual keen, sad gravity, and he shook his head. "Yes," he deliberated, "perhaps if I truly were your Father or your Brother, I really should advise you to marry—me—not because I amount to anything and am worth it, but because I honestly believe that I should be good to you—and I know that Aleck Reese wouldn't be. But if I'm to advise you in my own personal capacity—no, Ruthy, I don't want to marry you!"

"What? What?" Staggering from the desk, she turned and faced him, white as her dress, blanched to her quivering lips.

But Drew's big shoulders blocked her frenzied effort to escape.

"Don't go away like that, Little Girl," he said. "You don't understand. It isn't a question of caring. You know I care. But don't you, don't you understand that a man doesn't like to marry a woman who doesn't love him?"

Her face brightened piteously. "But I *will* love you!" she protested. "I *will* love you. I promise. I promise you faithfully—I will love you—if you'll only give me just a little time." The old flicker of mischief came back to her eyes, and she began to count on her fingers. "Let me see," she said. "It's June now—June, July, August, September, October, November—six months. I promise you that I will love you by November."

"I don't believe it." Drew fairly slashed the words into the air.

Instantly the hurt, frightened look came back to her eyes. "Why, Drew," she whispered, "if it were money that I wanted, if I were starving, or sick, or any all-alone anything, you wouldn't refuse to help me just because you couldn't possibly see ahead just how I was ever going to pay you. Drew, I'm very unhappy and frightened and lost-feeling. I just want to borrow your love. I promise you I will pay it back to you. You won't be sorry. You won't. You won't!"

Drew's hand reached up and smothered the words on her lips. "You can't borrow my love," he said sternly. "It's yours, always, every bit of it. But I won't marry you unless you love me. I tell you it isn't fair to you."

Impulsively she took his hand and led him back to the big chair and pushed him gently into it, and perched herself like a little child on a pile of bulky law books at his feet. The eyes that looked up to his were very hopeful.

"Don't you think, Drew," she argued, "that just being willing to marry you is love enough?"

He scanned her face anxiously for some inner, hidden meaning to her words, some precious, latent confession; but her eyes were only blue, and just a little bit shy.

She stooped forward suddenly, and took Drew's hand and brushed it across her cheek to the edge of her lips. "I feel so safe with you, Drew," she whispered, "so safe, and comforted always. Oh, I'm sure I can teach you how to make me love you—and you're the only man in the world that I'm willing to teach." Her chin stiffened suddenly with renewed stubbornness. "*You* are the Harbor that was meant for me, and Aleck Reese is nothing but a—Storm. If you know it, and I know it, what's the use of dallying?"

Drew's solemn eyes brightened. "Do you truly think," he said, "that Aleck Reese is only an accident that happened to you on your way to me?"

She nodded her head. Weakness and tears were only too evidently overtaking her brave little theories.

"And there's something else, too," she confided tremulously. "My head isn't right. I have such hideous dreams when I do get to sleep. I dream of drowning myself, and it feels good; and I dream of jumping off high buildings, and it feels good; and I dream of throwing myself under railroad trains, and it feels good. And I see the garish announcement in the morning papers, and I picture how Uncle Terry would look when he got the news, and I cry and cry and cry, and it feels good. Oh, Drew, I'm so bored with life! It isn't right to be so bored with life. But I can't seem to help it. Nothing in all the world has any meaning any more. Flowers, sunshine, moonlight—everything I loved has gone stale. There's no taste left to anything; there's no fragrance, there's no rhyme. Drew, I could stand the sorrow part of it, but I simply can't stand the emptiness. I tell you I *can't* stand it. I wish I were dead; and, Drew, there are so many, many easy ways all the time to make oneself dead. I'm not safe. Oh, please take me and make me safe. Oh, please take me and make me want to live!"

Driven almost distracted by this final appeal to all the chivalrous love in his nature, Drew jumped up and paced the floor. Perplexity, combativeness, and ultimate defeat flared already in his haggard face.

The girl sensed instantly the advantage that she had gained. "Of course," she persisted, "of course I see now, all of a sudden, that I'm not offering you very much in offering you a wife who doesn't love you. You are quite right; of course I shouldn't make you a very good wife at first—maybe not for quite a long, long time. Probably it would all be too hard and miserable for you——"

Drew interrupted her fiercely. "Great heavens!" he cried out, "my part would be easy, comfortable, serene, interesting, compared to yours. Don't you know it's nothing except *sad* to be shut up in the same house, in the same life, with a person you love who doesn't love you? Nothing but sad, I tell you; and there's no special nervous strain about being sad. But to be shut up day and night—as long as life lasts—with a person who takes the impudent liberty of loving you against your wish to be loved—oh, the spiritual distastefulness of it, and the physical enmity, and the ghastly, ghastly ennui! That's your part of it. Flower or book or jewel or caress, no agonizing, heartbreaking, utterly wholesome effort to please, but just one hideously chronic, mawkishly conscientious effort to *be* pleased, to act pleased—though it blast your eyes and sear your lips—to *look* pleased. I tell you I won't have it!"

"I understand all that," said Ruth gravely. "I understand it quite perfectly. But underneath it all—I would rather—you had taken me in your arms—as though I were a little, little hurt girl—and comforted me——"

But before Drew's choking throat-cry had reached his lips she had sprung from her seat and was facing him defiantly. Across her face flared suddenly for the first time the full, dark flush of one of Life's big tides, and the fear in her hands reached up and clutched at Drew's shoulders. The gesture tipped her head back like a fagged swimmer's struggling in the water.

"I am pleading for my life, Drew," she gasped, "for my body, for my soul, for my health, for my happiness, for home, for safety!"

He snatched her suddenly into his arms. "My God! Ruth," he cried, "what do you want me to do?"

Triumph came like a holiday laugh to her haggard face.

"What do I want you to do?" she dimpled. "Why, I want you to come with me now and get a license. I want to be married right away this afternoon."

"What!" Drew hurled the word at her like a bomb, but it did not seem to explode.

Laughingly, flushingly, almost delightedly, she stood and watched the anger rekindle in his face.

"Do you think I am going to take advantage of you like this?" he asked hotly. "You would probably change your mind to-morrow and be very, very sorry——"

She tossed her head. It was a familiar little gesture. "I fully and confidently expect to be sorry to-morrow," she affirmed cheerfully. "That's why I want to be married to-day, this afternoon, this minute, if possible, before I have had any chance to change my mind."

Then, with unexpected abruptness, she shook her recklessness aside and walked back to him childishly, pulling a long, loose wisp of hair across her face. "See," she said. "Smell the smoke in my hair. It's the smoke from my burned bridges. I sat up nearly all night and burned everything I owned, everything that could remind me of Aleck Reese, all my dresses, all my books, all my keepsakes, all my doll houses that ever grew up into dreams. So if you decide to marry me I shall be very expensive. You'll have to take me just as I am—quite a little bit crumpled, not an extra collar, not an extra hairpin, not anything. Aleck Reese either loved or hated everything I owned. I haven't left a single bridge on which one of my thoughts could even crawl back to him again——"

Half quizzically, half caressingly, Drew stooped down and brushed his lips across the lock of hair. Fragrant as violets, soft as the ghost of a kiss, the little curl wafted its dearness into his senses. But ranker than violets, harsher than kisses, lurked the blunt, unmistakable odor of ashes.

He laughed. And the laugh was bitter as gall. "Burning your bridges," he mused. "It's a good theory. But if I take your life into my bungling hands and sweat my heart out trying to make you love me, and come home every night to find you crying with fear and heartbreak, will you still protest that the sting in your eyes is nothing in the world except the *smudge* from those burnt bridges? Will you promise?"

With desperate literalness she clutched at the phrase. Everything else in the room began to whirl round and round like prickly stars. "I promise, I promise," she gasped. Then sight—not air, but just sight—seemed to be smothered right out of her, and her brain reeled, and she wilted down unconscious on the floor.

Cursing himself for a brute, Drew snatched her up in a little, white, crumpled heap and started for the window. Halfway there, the office door opened abruptly and Ruth's Big Brother stood on the threshold. Surprise, anxiety, ultimate relief chased flashingly across the newcomer's face, and in an instant both men were working together over the limp little body.

"Well, old man," said the Big Brother, "I'm glad she was here safe with you when she fainted." His spare arm clapped down affectionately across Drew's shoulders and jarred Drew's fingers brownly against the death-like pallor of the girl's throat. The Big Brother gave an ugly gasp. "Damn Aleck Reese," he said.

Drew's eyes shut perfectly tight as though he was smitten by some unbearable agony. Then suddenly, without an instant's warning, he pulled himself together and burst out laughing uproariously like a schoolboy.

"Oh, what's the use of damning Aleck Reese?" he cried. "Aleck Reese is as stale an issue as yesterday morning's paper. If you've no particular objection to me as a brother-in-law as well as a tennis chum, Ruth and I were planning to marry each other this afternoon. Maybe I was just a little bit too vehement about it."

Three hours later, in a dusty, musty, midweek church vestry, an extraordinarily white and extraordinarily vivacious girl was quite busy assuring a credulous minister and a credulous sexton and a credulous Big Brother that she would love till death killed her the perfectly incredulous bridegroom who stood staring down upon her like a very tall man in a very short dream.

And then, because neither groom nor bride could think of anything specially married to say to each other, they kidnapped Big Brother and bore him away in an automobile to a nervous, rollicking, wonderfully entertaining "shore dinner," where they sat at an open window round a green-tiled table in a marvelously glowering, ice-cool, artificial grotto, and ate bright scarlet lobsters while the great, hot, blowzy yellow moon came wallowing up out of the night-shadowed sea, and the thrilly, thumpy brass band played "I Love You So"; and the only, only light in the whole vague, noisy room seemed to be Big Brother's beaming, ecstatic face gleaming like some glad phosphorescent thing through the clouds of murky tobacco smoke.

Not till the wines and dines and roses and posies and chatter and clatter were all over, and the automobile had carried Big Brother off to his railroad station and whisked the bride and groom back to the wobbly city pavements did Drew begin to realize that the frolicking, jesting, crisp-tongued figure beside him had wilted down into a piteous little hunch of fear. Stooping to push her slippery new suit case closer under her feet, he caught the sharp, shuddering tremor of her knees, and as the automobile swayed finally into the street that led to his apartment her lungs seemed to crumple up in a paroxysm of coughing. Under the garish lights that marked his apartment-house doorway her slight figure drooped like a tired flower, and the footsteps that tinkled behind him along the stone corridor rang in his ears with a dear, shy, girlish reluctance. The elevator had stopped running. One flight, two flights, three, four, five they toiled up the harsh, cool metallic stairway. Four times Ruth stopped to get her breath, and twice to tie her shoe. Drew laughed to himself at the delicious subterfuge of it.

Then at the very top of the strange, gloomy, midnight building, when Drew's nervous fingers fumbled a second with his door-lock, without the slightest possible warning she reached out suddenly with one mad, frenzied impulse and struck the key from his hand. To his startled eyes she turned a face more wild, more agonized than any terror he had ever dreamed in his most hideous, sweating nightmare. Instantly her hands went clutching out to him.

"Oh, Drew, for God's sake take me home!" she gasped. "What have I done? What have I done? What have I done? Oh, ALECK!"

Wrenching himself free from her hands, Drew dropped down on the floor and began to hunt around for the key. The blood surged into his head like a hot tide, and he felt all gritty-lunged and smothered, as though he were crawling under water. After a minute he stumbled to his feet and slipped the recreant key smoothly into the lock, and swung his door wide open, and turned back to Ruth. She stood facing him defiantly, her eyes blazing, her poor hands twisting.

Drew nodded toward the door, and shoved the suit case with his foot across the threshold. His face was very stern and set.

"You want me to take you 'home'?" he said. "*This* is home. What do you mean? Take you back to your Brother's house? You can't go back to your Brother's house on your wedding day. It wouldn't be fair to me. And I won't help you do an unfair thing *even* to me. You've *got* to give me a chance!"

He nodded again toward the open door, but the girl did not budge. His face brightened suddenly, and he stepped back to where she was standing, and lifted her up in his arms and swung her to his shoulder and stumbled through the pitch-black doorway. "Do you remember," he cried, "the day at your grammar-school picnic when I carried you over the railroad trestle because the locomotive that was swooping down upon us round the curve had scared all the starch out of your legs? Look out for your head now, honey, and I'll give you a very good imitation of a cave man bringing home his bride."

In another moment he had switched a blaze of electric light into his diminutive library, and deposited his sobbing burden none too formally in the big easy chair that blocked almost all the open space between his desk and his bookcases. "What! Aren't you laughing, too?" he cried in mock alarm. But the crumpled little figure in the big chair did not answer to his raillery.

Until it seemed as though he would totter from his wavering foothold Drew stood and watched her dumbly. Then a voice that sounded strange even to himself spoke out of his lips.

"Ruth—come here," he said.

She raised her rumpled head in astonishment, gauged for a throbbing instant the new authoritative glint in his eyes, and then slipped cautiously out of her chair and came to him, reeking with despair. For a second they just stood and stared at each other, white face to white face, a map of anger confronting a map of fear.

"You understand," said Drew, "that today, by every moral, legal, religious right and rite, you have delivered your life over utterly into my hands?" His voice was like ice.

"Yes, I understand," she answered feebly, with the fresh tears gushing suddenly into her eyes.

Drew's mouth relaxed. "You understand?" he repeated. "Well—forget it! And never, never, never, as long as you and I are together, never, I say, understand anything but this: you can cry about Aleck Reese all you want to, but you sha'n't cry about me. You can count on that anyway." He started to smile, but his mouth twitched instead with a wince of pain. "And I thought I could really bring you heart's-ease," he scoffed. "Heart's-ease? Bah!"

"Heart's-ease. Bah!" The familiar phrase exploded Ruth's inflammable nerves into hysterical laughter. "Why, that's what the lamb said," she cried, "when I fed him on my pansy posies. 'Heart's-ease. B-a-h!'" And her sudden burst of even unnatural delight cleared her face for the moment of all its haggard tragedy, and left her once more just a very fragile, very plaintive, very helpless, tear-stained child. "You *b-a-a* exactly like the lamb," she suggested with timid, snuffling pleasantry; and at the very first suspicion of a reluctant twinkle at the corner of Drew's eyes she reached up her trembling little hands to his shoulders and held him like a vise with a touch so light, so faint, so timorous that it could hardly have detained the shadow of a humming bird.

For a moment she stared exploringly round the unfamiliar, bright little room crowded so horribly, cruelly close with herself, her mistake, and the lifelong friend loomed so suddenly and undesirably into a man. Then with a quick, shuddery blink her eyes came flashing back wetly and wistfully to the unsolved, inscrutable face before her. Her fingers dug themselves frantically into his cheviot shoulders.

"Oh, Drew, Drew," she blurted out, "I am so very—very—very—frightened! Won't you please take me and play you are my—Mother?"

"Play I am your Mother? *Play I am your Mother!*" The phrase ripped out of Drew's lips like an oath, and twitched itself just in time into explosive, husky mirth. "Play I am your Mother?" The teeniest grimace over his left shoulder outlined the soft silken swish and tug of a lady's train. A most casual tap at his belt seemed to achieve instantly the fashionable hour-glass outline of feminine curves. "Play I am your Mother!" He smiled and, stooping down, took Ruth's scared white face between his hands, and his smile was as bright—and just about as pleasant—as a zigzag of lightning from a storm-black sky.

"Ruthy dear," he said, "I don't feel very much like your Mother. Now if it was a cannibal that you wanted, or a pirate, or a kidnapper, or a body-snatcher, or a general all-round robber of widows and orphans, why, here I am, all dressed and trained and labeled for the part. But a *Mother*—" The smile went zigzagging again across his face just as a big, wet, scalding tear came trickling down the girl's cheek into his fingers. The feeling of that tear made his heart cramp unpleasantly. "Oh, hang it all," he finished abruptly, "what does a Mother do, anyway?"

The little white face in his hands flooded instantly with a great desolation. "I don't know," she moaned wearily. "I *never* knew."

For some inexplicable reason Aleck Reese's devilish, insolent beauty flaunted itself suddenly before Drew's vision, and he gave a bitter gasp, and turned away fiercely, and brushed his arm potently across his forehead as though Sex, after all, were nothing but a trivial mask that fastened loosely to the ears.

When he turned round again, his conquered face had that strange, soft, shining, translucent wonder-look in it which no woman all her life long may reap twice from a man's face. Tenderly, serenely, uncaressingly, without passion and without playfulness, he picked up his sad little bride and carried her back to the big, roomy, restful chair, and snuggled her down in his long arms, with her smoke-scented hair across his cheek, and told her funny, giggly little stories, and crooned her funny, sleepy little songs, till her shuddering sobs soothed themselves—oh, so slowly—into lazy, languid, bashful little smiles, and the lazy, languid, bashful little smiles droned off at last into nestling, contented little sighs, and the nestling, contented little sighs blossomed all of a sudden into merciful, peaceful slumber.

Then, when the warm gray June dawn was just beginning to flush across the roofs of the city, he put her softly down and slipped away, and took his smallest military brushes, and his smallest dressing-gown, and his smallest slippers, and carried them out to his diminutive guest-room. "It isn't a very big little guest-room," he mused disconsolately, "but then, she isn't a very big little guest. It will hold her, I guess, as long as she's willing to stay."

"As long as she's willing to stay." The phrase puckered his lips. Again Aleck Reese's face flashed before him in all its amazing beauty and magical pathos, a face this time staring across a tiny, ornate café table into the jaded, world-wise eyes of some gorgeous woman of the theatrical demi-monde. At the vision Drew's shoulders squared suddenly as though for a fair fight to the finish, and then wilted down with equal abruptness as his eyes met accidentally in the mirror his own plain, matter-of-fact reflection. The sight fairly mocked him. There was no beauty there. No magic. No brilliance. No talent. No compelling moodiness. No possible promise of "Love and Fame and Far Lands." Nothing. Just eyes and nose and mouth and hair and an ugly baseball scar on his left cheek. Merciful heavens! What had he to fight Aleck Reese with, except the only two virtues that a man may not brag of—a decently clean life and an unstaled love!

Grinning to rekindle his courage, he started tiptoeing back along the hall to his bedroom and his kitchen, and rolled up his sleeves and began to clean house most furiously; for even if you are quite desperately in love, and a fairly good man besides, it is just a little bit crowded-feeling and disconcerting to have the lady walk unannounced right into your life and your neckties and your pictures, to say nothing of your last week's unwashed cream-jars.

Frantically struggling with his coffee-pot at seven o'clock, he had almost forgotten his minor troubles when a little short, gaspy breath sound made him look up. Huddling her tired-out dress into the ample folds of his dressing-gown, Ruth stood watching him bashfully.

"Hello!" he said. "Who are you?"

"I'm—Mrs.—Andrew Bernard, attorney at law," she announced with stuttering nonchalance, and started off exploringly for the cupboard to find Drew's best green Canton china to deck the kitchen breakfast table. All through the tortuous little meal she sat in absolute tongue-tied gravity, carving her omelet into a hundred infinitesimal pieces and sipping like a professional coffee-taster at Drew's overrank concoction. Only once did her solemn face lighten with an inspirational flash that made Drew's heart jump. Then, "Oh, Drew," she exclaimed, "do you think you could go out to the house to-day and see if they fed the lamb?"

"No, I don't," said Drew bluntly, and poured himself out his fifth cup of coffee.

After breakfast, all the time that he was shaving, she came and sat on the edge of a table and watched him with the same maddening gravity, and when he finally started off for his office she followed him down the whole length of his little hallway. "I like my cave!" she volunteered with sudden sociability, and then with a great, pink-flushing wave of conscientiousness she lifted up her face to him and stammered, "Do I kiss you good-by?"

Drew shook his head and laughed. "No," he said, "you don't even have to do that; I'm not much of a kisser," and turned abruptly and grabbed at the handle of the door.

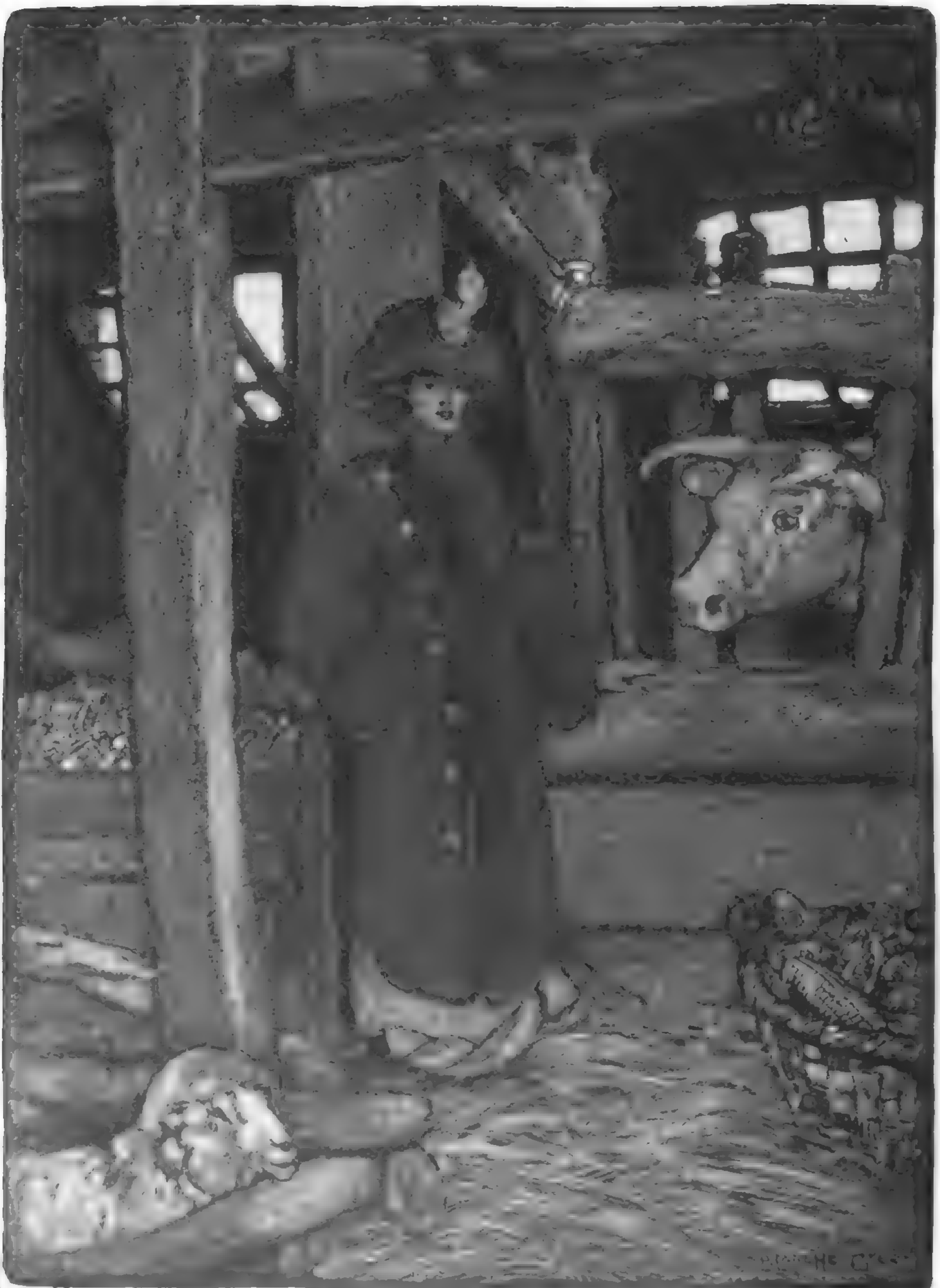
But before he had crossed the threshold she reached out and pulled him back for a moment, and he had to stoop down very far to hear what she wanted to tell him. "It's nothing much, Drew," she whispered. "It's nothing much at all. I just wanted to say that—considering how strong they are, and how—wild—and strange—I think men are—very—*gentle* creatures. Thank you." And in another instant she had gone back alone to face by crass daylight the tragedy that she had brought into three people's lives.

Certainly in all the days and weeks that followed, Drew never failed to qualify as a "gentle creature." Not a day passed at his office that he did not telephone home with the most casual-sounding pleasantry, "Is everything all right? Any burnt-bridge smoke in the air?" Usually, clear as his own voice, and sometimes even with a little giggle tucked on at the end, the answer came, "Yes, everything's all right." But now and then over that telephone wire a minor note flashed with unmistakably tremulous vibration: "N-o, Drew. Oh, could you come right home—and take me somewhere?"

Drew's brown cheeks hollowed a bit, perhaps, as time went on, but always smilingly, always frankly and jocosely, he met the occasionally recurrent emergencies of his love-life. Underneath his smile and underneath his frankness his original purpose never flinched and never wavered. With growing mental intimacy and absolute emotional aloofness he forced day by day the image and the consciousness of his personality upon the girl's plastic mind: his picture, for instance, as a matter of course for her locket; his favorite, rather odd colors for her clothes; his sturdy, adventuresome, fleet-footed opinions to run ahead and break in all her strange new thought-grounds for her. More than this, in every possible way that showed to the world he stamped her definitely as the most carefully cherished wife among all her young married mates.

At first the very novelty of the situation had fed his eyes with rapture and fired the girl's face with a feverish excitement almost as pink as happiness. The surprise and congratulations of their friends, the speech of the janitor, the floral offering of the elevator boy, the long procession of silver spoons and cut-glass dishes, had filled their days with interest and laughter. Trig in her light muslin house gowns or her big gingham aprons, Ruth fluttered blissfully around her house like a new, brainy sort of butterfly. By some fine, instinctive delicacy, shrewder than many women's love, she divined and forestalled Drew's domestic tastes and preferences, and lined his simplest, homespun needs with all the quiver and sheen of silk. Resting his weariness, spurring his laziness; equally quick to divine the need of a sofa pillow or a joke; equally interested in his food and his politics; always ready to talk, always ready to keep still; cramping her free suburban ways into his hampered accommodations; missing her garden and her pets and her piazzas without ever acknowledging it—she tried in every plausible way except loving to compensate Drew for the wrong she had done him.

Only once did Drew's smoldering self-control slip the short leash he had set for himself. Just once, round the glowing cosiness of a rainy-night open fire, he had dropped his book slammingly on the floor and reached out his hand to her soft hair that brightened like bronze in the lamplight. "Are you happy?" he had probed before he could fairly bite the words back; and she had



"HELLO, ALL YOU ANIMALS," SHE CRIED: "I HAVE COME HOME."

jumped up, and tossed her hair out of her eyes, and laughed as she started for the kitchen. "No, I'm not exactly happy," she had said. "But I'm awfully—interested."

So June budded into July, and July bloomed into August, and August wilted into September, and September brittled and crisped and flamed at last into October. Tennis and boating and picnics and horseback riding filled up the edges of the days. Little by little the bright, wholesome red came back to live in Ruth's rounding cheeks. Little by little the good steady gleam of normal interests supplanted the wild will-o'-the-wisp lights in her eyes. Little by little her accumulating possessions began to steal shyly out from her tiny room and make themselves boldly at home in the places where hitherto they had ventured only as guests. Her workbasket crowded Drew's tobacco-jar deliberately from the table to the top of the bookcase. Her daring hands nonchalantly replaced a brutally clever cartoon with a soft-toned sketch of a little child. Once, indeed, an ostentatiously freshly laundered dress, all lace and posies and ruffles, went and hung itself brazenly in Drew's roomy closet right next to his fishing clothes.

And then, just as Drew thought that at last he saw Happiness stop and turn and look at him a bit whimsically, Aleck Reese came back to town—Aleck Reese, not as Fate should have had him, drunken with flattery, riotous with revelry, chasing madly some new infatuation, but Aleck Reese sobered, dazed, temporarily purified by the shock of his loss, if not by the loss itself.

For a week, blissfully unconscious of any cause, Drew had watched with growing perplexity and anxiety the sudden, abrupt flag in the girl's health and spirits and general friendliness. Flowers, fruit, candy, books, excursion plans had all successively, one by one, failed to rouse either her interest or her ordinary civility. And then one night, dragging home extra late from a worried, wearisome day at the office, faint for his dinner, sick for his sleep, he found the apartment perfectly dark and cheerless, the fire unlighted, the table unset, and Ruth herself lying in a paroxysm of grief on the floor under his stumbling feet. With his dizzy head reeling blindly, and his hands shaking like an aspen, he picked her up and tried to carry her to the couch; but she wrenched herself away from him, and walked over to the window and halfway back again before she spoke.

"Aleck Reese has come home," she announced dully, and reached up unthinkingly and turned a blast of electric light full on her ghastly face.

Drew clutched at the back of the nearest chair. "Have you seen him?" he almost whispered.

The girl nodded. "Yes. He's been here a week. I've seen him twice. Once—all day at the tennis club—and this afternoon I met him on the street, and he came home with me to get—a book."

"Why didn't you tell me before that he was here?"

She shrugged her shoulders wearily. "I thought his coming wasn't going to matter," she faltered, "but——"

"But what?" said Drew.

Her arms fell limply down to her sides and her chin began to quiver.

"He kissed me this afternoon," she stammered, "and I—kissed him. And, worse than that, we were both—glad."

Trying to brush the fog away from his eyes, Drew almost sprang across the room at her, and she gave a queer little cry and fled, not away from him, but right into his arms as though *there* was her only haven. "Would you be apt to hurt me?" she gasped with a funny-sad sort of inquisitiveness. Then she backed away and held out her hand like a man's to Drew's shaking fingers. "I'm very much ashamed," she said, "about this afternoon. Oh, very, very, very much ashamed. I haven't ever been a really good wife to you, I know, but I never have cheated before until to-day. I promise you faithfully that it sha'n't happen again. But, Drew"—her face flushed utterly crimson—"but, Drew—I honestly think that it *had* to happen to-day."

Drew's tortured eyes watched her keenly for a second and then his look softened. "Will you please tell Aleck," he suggested, "that you told me all about it and that I—laughed?"

It was not till some time in December, however, after a nervous, evasive, speechless sort of week, that Ruth appeared abruptly one day at Drew's office, looking for all the world like the frightened child who had sought him out there the June before.

"Drew, you're five years older than I am, aren't you?" she began disconnectedly. "And you've always been older than I am, and stronger than I am, and wiser than I am. And you've always gone ahead in school and play and everything, and learned what you wanted to—and then come back—and gotten me. And it always made everything—oh, so much easier for me—and I thought it was a magic scheme that simply couldn't fail to work. But I'm afraid I'm not quite as smart as I used to be—I can't seem to catch up with you this time."

"What do you mean?" said Drew.

She began to fidget with her gloves. "Do you know what month it is?" she asked abruptly.

"Why, yes," said Drew, just a bit drearily. "It's December. What of it?"

Her eyes blurred, but she kept them fixed steadily on her husband. "Why, don't you remember," she gasped, "that when we were married I promised you faithfully that I would love you within six months? The six months were up in November—but I find I'm not quite ready—yet. You'll have to give me a little more time," she pleaded. "You'll have to renew my love-loan. Will you?"

Drew slammed down his law books and forced his mouth into a grin. "I'd forgotten all about that arrangement," he said. "Of course I'll renew what you call your 'love-loan.' Really and truly I didn't expect you to love me before a full year was up. Heart-wounds don't ever even begin to heal until their first anniversaries are passed—all the Christmases and birthdays and Easters. And, really, I'd quite as soon anyway that you didn't love me till spring," he added casually. "I'm so hideously busy and worried just now with business things."

She gave him an odd little look that barely grazed his face and settled flutteringly on the book in his hand. It was a ponderous looking treatise on "The Annulment of Marriage." Her heart began to pound furiously. "Drew!" she blurted out, "I simply can't stand things any longer. I shall go mad. I've tried and tried and tried to be good, and it's no use. I must be stupid. I must be a fool. BUT I WANT TO GO HOME!"

"All right," said Drew very quietly, "you—can—go—home."

In another instant, without good-by or regret, she had flashed out of the office and was racing down the stairs. Halfway to the street she missed her handkerchief, and started reluctantly back to get it. The office door was locked, but she tiptoed round to a private side entrance and opened the door very cautiously and peeped in.

Prostrate across his great, cluttered desk, Drew, the serene, the laughing, the self-sufficient, lay sobbing like a woman.

Startled as though she had seen a ghost, the girl backed undetected out of the door, and closed it very softly behind her, nor did she stop tiptoeing until she had reached the street floor. Then, dropping down weak-kneed upon the last step, she sat staring out into the dingy patch of snow that flared now and then through the swinging doorway. Somewhere out in that vista Aleck Reese was waiting and watching for her. Two or three of her husband's business acquaintances paused and accosted her. "Anything the matter?" they probed.

"Oh, no," she answered brightly. "I'm just thinking."

After a while she jumped up abruptly and stole back through a box-cluttered hall to the rear door of the building, and slid out unnoticed into a side street, gathering her great fur coat—Drew's latest gift—closer and closer around her shivering body. The day was gray and bleak and scarily incomplete, like the work of some amateur creator who had slipped up on the one essential secret of how to make the sun shine. The jingliest sound of sleigh-bells, the reddest flare of holiday shop windows, could not cheer her thoughts away from the stinging, shuddering memory of Drew's crumpled shoulders, the gasping catch of his breath, the strange new flicker of gray at his temples. Over and over to herself she kept repeating dully: "I've hurt Drew just the way that Aleck hurt me. It mustn't be. It mustn't—it mustn't! There's got to be some way out!"

Then most unexpectedly, at the first street corner she was gathered up joyously by a crowd of her young married chums who were starting off in an automobile for their sewing-club in Ruth's own old-home suburb fifteen miles away. It was a long time since she had played very freely with women, and the old associations caught her interest with a novel charm. Showered with candy, gay with questions, happy with laughter, the party whizzed up at last to the end of its journey, and tumbled out rosy with frost and mischief to join the women who had already arrived. From every individual corner of the warm, lazy sewing-room some one seemed to jump up and greet Ruth's return. "Oh, you pampered young bride!" they teased, and "Will you look at the wonderful fur coat and hat that have happened to

Ruth!" Even the sad-faced, widowed little dressmaker who always officiated professionally at the club wriggled out of her seat and brought her small boy 'way across the room to stroke the girl's sumptuous mink-brown softness.

"Why, am I so very wonderful?" stammered Ruth, staring down with her hands in her pockets at the great fur length and breadth of her.

"Well, if I had a coat like that," scoffed a shrill voice from the sofa, "I should think that it was the most wonderful thing in life that could happen to me."

Standing there scorching herself in the fireglow, Ruth looked up suddenly with a fierce sort of intentness. "You wise old married people," she cried, "tell me truly what really *is* the most wonderful thing in life that can happen to a woman?"

"Goodness, is it a new riddle?" shouted her hostess, and instantly a dozen noisy answers came rollicking into the contest. "Money!" cried the extravagant one. "A husband who goes to the club every night!" screamed the flirt. "Health!" "Curls!" "Dresden china!" "Single blessedness!" the suggestions came piling in. Only the dressmaker's haggard face whitened comprehendingly to the hunger underneath Ruth's laughing eyes. Staring scornfully at the heaping luxuries all around her, the shabby, widow-marked woman snatched up her child and cuddled it to her breast. "The most wonderful thing in life that can happen to a woman?" she quoted passionately. "I'll tell you what it is. It's being able to hope that your son will be *exactly* like his father."

"Exactly like his father?" The shrewd sting and lash of the words ripped through Ruth's senses like the scorch of a red-hot fuse. Strength, tenderness, patience, love, loyalty flamed up before her with such dazzling brilliance that she could scarcely fathom the features behind them, and the room whirled dizzily with sudden excessive heat. "Exactly like his father." A dozen feminine voices caught up the phrase and dropped it blisteringly. The wife of the town's *bon vivant* winced a trifle. The most radiant bride of the year jabbed her fingers accidentally with her scissors. Some one started to sigh and laughed instead. A satirical voice suggested, "Well, but of course there's got to be some improvement in every generation."

Smothering for air, Ruth reached up bunglingly and fastened her big fur collar and started for the door. "Oh, no," she protested to every one's detaining hands, "honestly I didn't intend to stay. I've got to hurry over to the house and get some things before dark," and, pleading several equally legitimate excuses, she bolted out into the snowy fields to take the quickest possible short cut to her Big Brother's house.

Every ploughing step drove her heart pounding like an engine, and every lagging footfall started her scared thoughts throbbing louder than her heart. Hurry as fast as she could, stumbling over drift-hidden rocks or floundering headlong into some hollow, she could not seem to outdistance the startling, tumultuous memory of the little dressmaker's passion-glorified eyes staring scornfully down on the slowly sobering faces of the women around her. The vision stung itself home to the girl like sleet in her eyes.

"O-h!" she groaned. "What a wicked thing Life is—wasting a man like Drew on a girl—like me. 'To be able to hope that your son will be exactly like his father'!" Her heart jumped. Merciful heavens! If Happiness were really—only as simple a thing as that—just to look in your husband's eyes and find them good. Years and years hence, perhaps, she herself might have a son—with all his father's blessed, winsome virtues. Her eyes flooded suddenly with angry tears. "Oh, could Fate possibly, possibly be so tricky as to make a woman love her son because he *was* like his father, and yet all, all the long years make that woman just miss loving the father himself?"

With a little frightened gasp she began to run. "If I only can get to the house," she reasoned, "then everything will be all right. And I'll never leave it again."

Half an hour later, panting and flushing, she twisted her latch key through the familiar home door. No one was there to greet her. From attic to cellar the whole house was deserted. At first the emptiness and roominess seemed to ease and rest her, but after a little while she began to get lonesome, and started out to explore familiar corners, and found them unfamiliar. "What an ugly new wall-paper!" she fretted; "and what a silly way to set the table!" Her old room smote upon her with strange surprise—not cunningly, like one's funny little baby clothes, but distastefully, like a last year's outgrown coat. In the large, light pantry a fresh disappointment greeted her. "What an insipid salad!" she mourned. "It isn't half as nice as the salad Drew makes." Cookies, cakes, doughnuts failed her successively. "And I used to think they were the best I ever tasted," she puzzled. In the newly upholstered parlor a queer unrest sickened her. "Why, the house doesn't seem quite to—fit me any more," she acknowledged, and bundled herself into her coat again, and stuffed her pockets with apples, and started off more gladly for the barn.

As she pushed back the heavy sliding doors a horse whinnied, possibly for welcome, but probably for oats. Teased by the uncertainty, the girl threw back her head and laughed. "Hello, all you animals," she cried; "I have come home. Isn't it fine?"

Up from the floor of his pen the lamb rose clatteringly like a mechanical toy, and met the glad news with a peculiarly disdainful "B-a-a-a!" Back to the sheltering wood-pile her old friends the kittens—little cats now—fled from her with precipitous fear. The white-nosed cow reared back with staring eyes. The pet horse snapped at her fingers instead of the apple. The collie dog, to be sure, came jumping boisterously, but the jumpiness was unmistakably because he was "Carlo," and not because she was "Ruth." And yet only six months before every animal on the place had looked like her with that strange, absurd mimicry of human expression that characterizes the face of every much-cherished bird or beastie. And now even the collie dog had reverted to the plain, blank-featured canine street type—and the pet horse looked like the hired man.

The girl's forehead puckered up into a bewildered sort of frown. "I don't quite seem to belong anywhere," she concluded. The thought was unpleasant. Worst of all, the increasing, utterly unexplainable sob in her throat made her feel very reluctant to go back into the house and wait for her Brother and the Housekeeper and the inevitable questions. Dallying there on the edge of the wheelbarrow, munching her red-cheeked apples, it was almost eight o'clock before her mind quickened to a solution of her immediate difficulties. She would hide in the hay all night, there in the sweetness and softness of last summer's beautiful grass, and think out her problems and decide what to do.

Deep in the hay she burrowed out a nest, and lined it with the biggest buffalo robe and the thickest carriage rug. Then one by one she carried up the astonished kittens, and the heavy, fat lamb, and the scrambling collie dog to keep her company, and snuggled herself down, warm and content, to drowse and dream amidst the musty cobwebs, and the short, sharp snap of straws, and the soothing sighs of the sleepy cow, and the stamp, stamp of the horse, and all the extra, indefinite, scary, lonesome night noises that keep your nerves exploding intermittently like torpedoes and start your common sense scouring like a silver polish at all the tarnished values of your everyday life.

Midnight found her lying wide awake and starry-eyed, with her heart pounding and her red lips twisted into an oddly inscrutable smile. Close in her left hand the collie dog nestled his grizzly nose. Under her right arm the woolly lamb slumbered. Over her quiet feet the little cats purred with fire-gleaming faces.

Attracted by the barking of his new bull-dog, Big Brother came out in the early morning and discovered her in the hay.

"Well, for heaven's sake!" he began. "Where did you come from? Where does Drew think you are? He's been telephoning here all night trying to find you. I guess he's scared to death. Great Scott! what's the matter? What are you hiding out here for? Have you had any trouble with Drew?"

She slid down out of her nest with the jolliest sort of a laugh. "Of course I haven't had any trouble with Drew. I just wanted to come home. That's all. Drew buys me everything else," she dimpled, "but he simply won't buy me any hay—and I'm such a donkey."

Big Brother shrugged his shoulders. "You're just as foolish as ever," he began, and then finished abruptly with "What a perfectly absurd way to do your hair! It looks like fury."

An angry flush rose to her cheeks, and she reached up her hands defensively. "It suits Drew all right," she retorted.

Big Brother laughed. "Well, come along in the house and get your breakfast and telephone Drew."

The funniest sort of an impulse smote suddenly upon Ruth's mind. "I don't want any breakfast," she protested, "and I don't want any telephone. I'm going home this minute to surprise Drew. We were going to have broiled chicken, and a new dining-room table, and a pot of primroses as big as your head. Shall I have time to wash my face before the car comes?"

Ten minutes after that she was running like mad to the main street. An hour later the big, whizzing electric car that was speeding her back to the city crashed headlong at a curve into another brittling, splintering mass of screams and blood and broken glass and shivering woodwork.

When she came to her senses she was lying in her blood-stained furs on some one's piazza floor, and the horrid news of the accident must have traveled very quickly, for a great crowd of people was trampling round over the snowy lawn, and Big Brother and Aleck Reese and the old family doctor seemed to have dropped down right out of the snow-whirling sky. Just as she opened her eyes Aleck Reese, haggard with fear and dissipation, was kneeling down trying to slip his arms under her.

With the mightiest possible effort she lifted her forefinger warningly.

"Don't you dare touch me," she threatened. "I promised Drew——"

The doctor looked up astonished into her wide-open eyes. "Now, Ruth," he begged, "don't you make any fuss. We've got to get you into a carriage. We'll try not to hurt you any more than is absolutely necessary."

Her shattered nerves failed her utterly. "What nonsense!" she sobbed. "You don't have to hurt me at all. My own man never hurts me at all. I tell you I want my own man."

"But we can't find Drew," protested the doctor.

Then the blood came gushing back into her eyes and some wicked brute took her bruised knees, and her wrenched back, and her broken collar bone, and her smashed head, and jarred them all up together like a bag of junk, and she gave one awful, blood-curdling yell—and a horse whinnied—and everything in the world stopped happening like a run-down clock.

When Time began to tick normally again, she found herself lying with an almost solid cotton face in a pleasant, puffy bed that seemed to rock, and roll, and tug against her straining arm that clutched its fingers like an anchor into somebody's perfectly firm, kind hand. As far away as a voice on a shore, tired, hoarse, desperately incessant, some one was signaling reassurance to her: "You're all right, honey. You're all right, honey."

After a long time her fingers twittered in the warm grasp. "Who are you?" she stammered perplexedly.

"Just your 'own man,'" whispered Drew.

The lips struggling out from the edge of the bandage quivered a little. "My 'own man'?" she repeated with surprise. "Who was the tattle-tale that told you?" She began to shiver suddenly in mental or physical agony. "Oh, I remember it all now," she gasped. "Was the little boy killed who sat in the corner seat?"

"Why, I don't know," said Drew, and his voice rasped unexpectedly with the sickening strain of the past few hours.

At the sound she gave a panic-stricken sob. "I believe I'm dead myself, Drew," she cried, "and you're trying to keep it from me. Where am I? Tell me instantly where I am."

Drew's laugh rang out before he could control it. "You're here in your own little room," he assured her.

"Prove it," she whimpered hysterically. "Tell me what's on my bureau."

He jumped up and walked across the room to make sure. "Why, there's a silver-backed mirror, and a box of violet powder, and a package of safety pins."

"Pshaw!" she said. "Those might be on any angel's bureau. What else do you see?"

He fumbled a minute among the glass and silver and gave a quick sigh of surprise. "Here's your wedding ring."

"Bring it to me," she pleaded, and took the tiny golden circlet blindly from his hand and slipped it experimentally once or twice up and down her finger. "Yes, that's it," she assented, and handed it back to him. "Hurry—quick—before anybody comes."

"What do you want?" faltered Drew.

She reached up willfully and yanked the bandage away from the corner of one eye.

"Play that I am your wife," she demanded.

Drew winced like raw flesh. "You are my wife," he cried. "You are. You are. You are."

With all the strength that was left to her she groped out and drew his face down to her lips.

"I've invented a lots better game than that," she whispered. "If we're going to play any game at all—let's—play—that—I—love—you!"

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THE COST OF WOMEN'S CLOTHES

By EMILY POST

Author of "The Title Market," etc.

Photographs by M. B. Ashmead

TWO hundred and sixty dollars were paid this season for a hat! I know this to be true, because I saw the hat and the woman who bought it, and I was told the price. What was it? A handful of straw, a wisp of tulle, and a spray of feather. Two hundred and sixty dollars!

Of course this is not to be taken as an average price, even among the very rich. But the averages, as well as the single instances, of modern extravagance are startling. Fifteen years ago twenty-five dollars—thirty at the outside—would have bought the most elaborate bonnet in the most expensive shopping center of the world, New York. To-day the Fifth Avenue shops are asking thirty dollars for the plainest domestic toque or shade hat, and have shelves full of French importations at prices ranging from $100 to $175. The ten-dollar "trimmed" sailor that used to be worn with serge dresses; the mull hats costing five dollars; the big rough garden hats at about the same price; the leghorns that used to run as high as fifteen, even twenty dollars, to-day have been replaced by thirty-dollar round hats, fifty-dollar picture hats, fifty-dollar lingerie hats, and hand-made straws running into the three numerals.

I am taking figures represented by the customers of the Fifth Avenue milliners and even the highest class department stores. There are, to be sure, plenty of smaller establishments on the other avenues, to say nothing of the popular grade of department store, where more reasonable prices obtain; but even in these places, though the quality of millinery is not at all the same as in the Fifth Avenue shops, the rate of increase is proportionately high. Furthermore, not only has there been an increase in the price of millinery of almost six hundred per cent., but the quantity now considered necessary for a woman of fashion has trebled or quadrupled. Where two or three hats were once thought sufficient for a season, a dozen would to-day seem no more extravagant.

The effect upon women extravagantly inclined of the constant repetition of these exorbitant prices is inevitably demoralizing. One goes into a hat shop, for instance, asking for something in black straw that one may put right on. A saleswoman in clinging black, with bejeweled fingers, languidly lifts down from a mirrored case a quite unpretentious little hat. "This one," she says—as though it were too trifling to waste time over—"you may have for forty dollars; or this one—it is of course rather smarter—fifty dollars." One then protests that one wants an *ordinary* little hat. With a manner of indescribable compassion, the saleswoman holds at arm's length an obvious pariah—for twenty-five dollars, drops it as soon as possible, and caresses a very smart imported model. "This is only $150," she tells you—she is confidentially ingratiating now. "It may, of course, seem expensive to one not versed in modern millinery, but the feathers are made of three hundred separate pieces, the roses are colored by hand, and the straw is of a kind woven only by a certain great French house," and so on. And presently the twenty-five dollar domestic hat looks rather poor and plain beside the foreign importations—a few of which are, considering their beauty, quite reasonable.

At the dressmakers the advance is much the same—and one repeats the insidiously corrupting experience. Where the most elaborate evening dresses were once sold for $150, scores now sell at sums from $225 up to double that amount. Women hear $250 so commonly quoted for afternoon dresses, tea gowns, cloth costumes, and house dresses, that many who ought not to pay over fifty dollars for their best frocks come to think $125 for a muslin or foulard distinctly cheap.

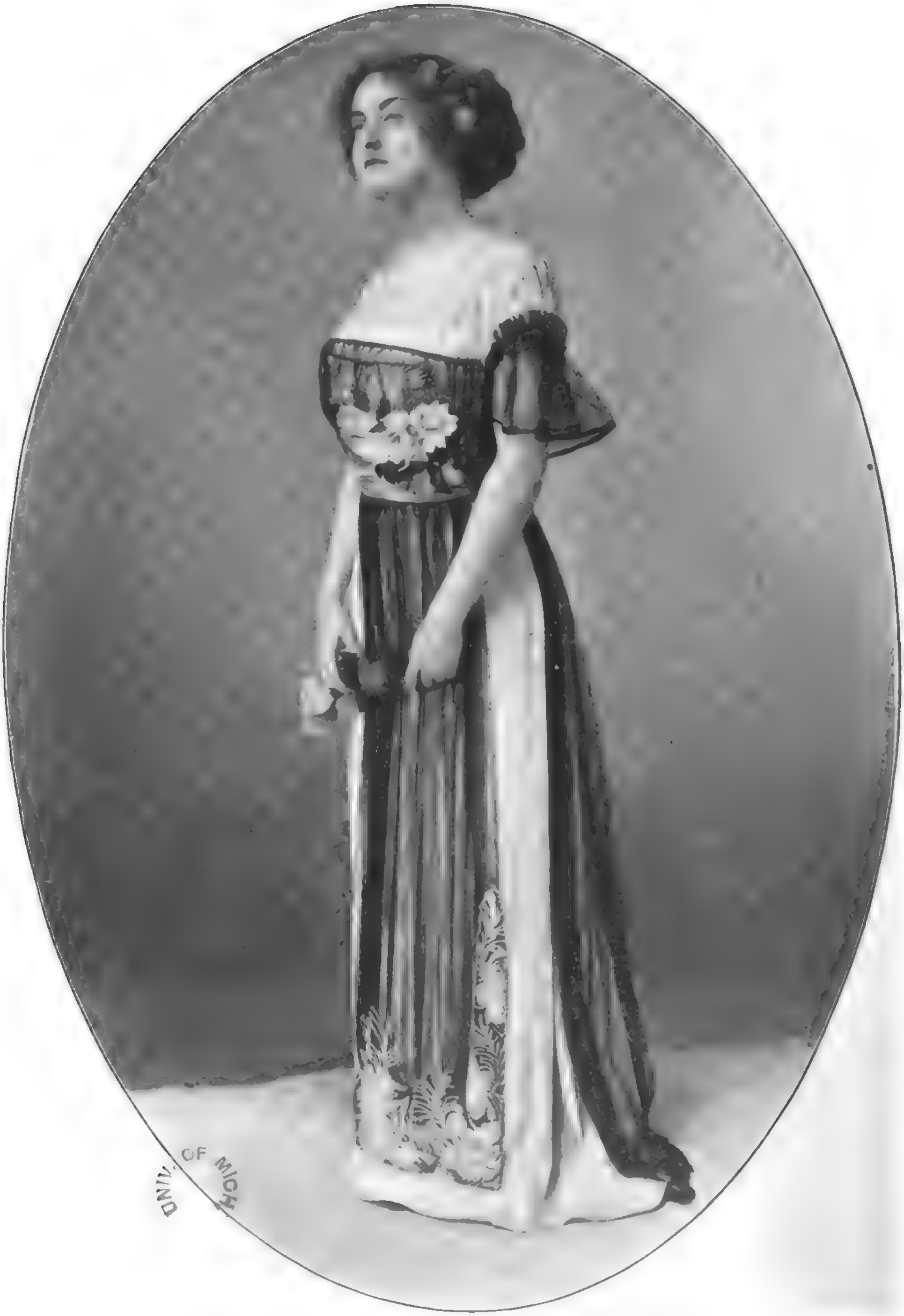
In no country do women spend so much money on their personal adornment as in America. The American woman is clothes-mad; not only does she wear more expensive clothes and jewels than women of other countries, but she wears a far greater variety, and her taste for elaborateness amounts to a craze. Nowhere in the world does one see this same over-elaborate dressing save among the *déclassée* women abroad—at Trouville, Ostend, or some such continental watering place. Throughout Europe the women of high nobility and social position are like wrens compared with these cockatoos of the half world. It is an unpleasant thought that it is the latter who set the standard which our fashionable women follow with naïve avidity.

As an instance, take the hat that sold for $260. The original was worn at the Grand Prix in Paris by a chalk-faced, coral-lipped *figurante* of the Paris concert halls, whose clothes are given to her for the advertisement of the firm that makes them. The Paris millinery and dressmaking houses habitually send their models to Sunday horse races wearing fashions they are trying to launch, and our traveling countrywomen, seeing "with their own eyes," flock to these establishments and return home with "the latest thing they are wearing in Paris!" That these extremes are almost never worn by foreign women of position means little to her who is dazzled by the striking novelty of a hat resting on the shoulders like an inverted coal scuttle, or a clinging garment of gauze held in place by court-plaster. And our dressmakers and milliners, having learned that these are the productions their customers demand, proceed to supply them. One milliner bought this year the hat I have mentioned, for $190.00, and, with sixty per cent. duty added, sold it, at an actual loss, for $260. Who bought it? A girl— But that does not matter. Some one paid that sum, so prices can mount still higher. Two hundred and sixty dollars has been successfully reached A. D. 1910.

And, though this extravagance prevails, as yet, mostly in the larger and richer centers, it is generally spreading. In family after family, a fifth, a quarter, sometimes even a third of the entire income of the husband is spent on the wife's dress. One quarter of a

SHOES CAN BE EXPENSIVE. THESE COST $35, $40, AND $56 PER PAIR.

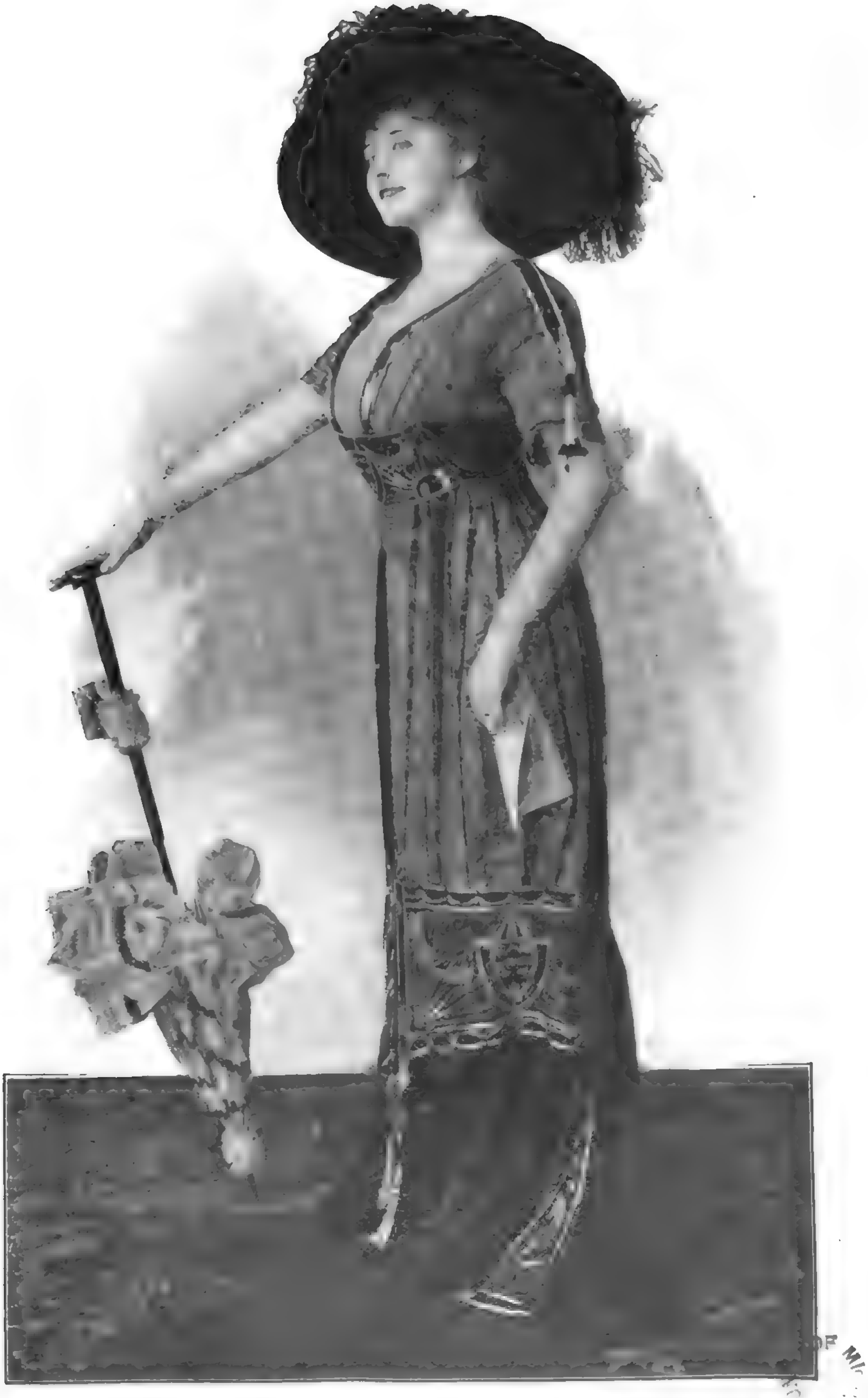
From J. & J. Slate



UNIV. OF MICH.

A PAQUIN DINNER GOWN VALUED AT $500.

From Mrs. Clara E. Simcox.



A COSTUME BY BEER, OF PARIS. GOWN $900, HAT $165, PARASOL $15.

Imported by John Wanamaker.

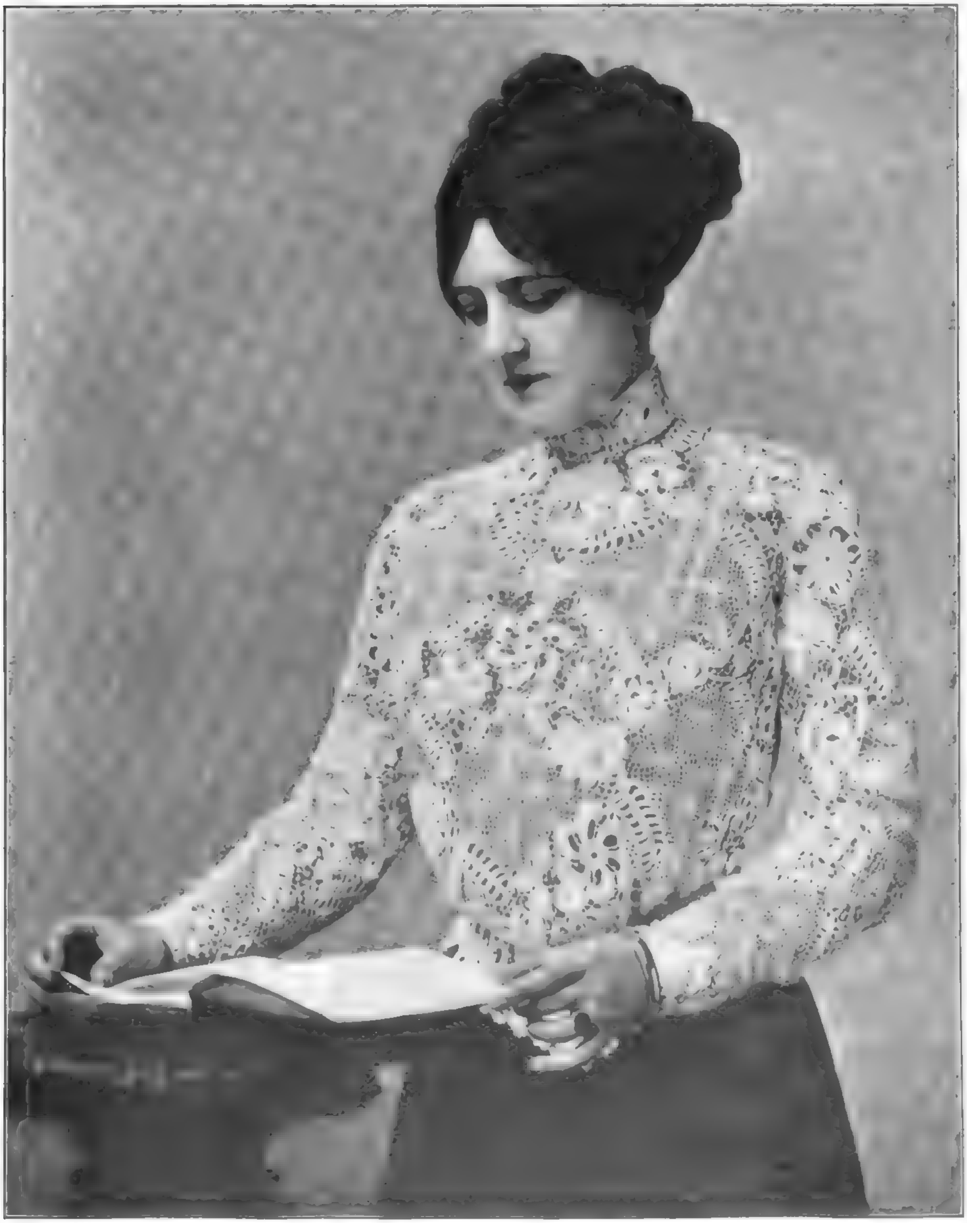
THIS HAT, TRIMMED WITH OSTRICH PLUMES AND AIGRETTES, IS PRICED AT $200.

From Lord and Taylor.

man's salary, according to the proportions that prevail in New York, is supposed to go for house rent. That is bad enough, but when we find that in innumerable instances as much, if not more, goes for the wife's clothes, it does seem time to think about this dress mania that is threatening us.

For, though we have gradually become used to the exaggeration of regarding American women as queens and princesses, we have forgotten that the husbands are not all kings and princes—of finance. The result is that our women, each striving to look as if she were the wife or daughter of royalty, are driving decent, practical husbands and fathers into frantic, heartbreaking methods in their attempts to maintain a purely fictitious position. The American woman constantly complains of the American man's undue absorption in business and of his resulting deficiencies as lover-husband. How much of this, I wonder, is directly owing to the obsession that unless a man can maintain his wife in the alleged "position" of the American woman, he is considered rather a failure? And this position—remember—means, in great part, simply *clothes*.

Steadily the struggle to be well dressed sharpens. Steadily, as prices rise, the standard for clothes rises with them. On every side one hears the same cry, "What are we to do about clothes?" "I don't see how I am to get any at all this year!" "Everything is twice as expensive." "The fashions have changed and I look like a dowd!" Then one more brave and independent says, "I don't care! I can't afford new clothes. I have several dresses that have scarcely been worn.



"BÉBÉ IRISH" LACE BLOUSE VALUED AT $100.

Imported by James McCr

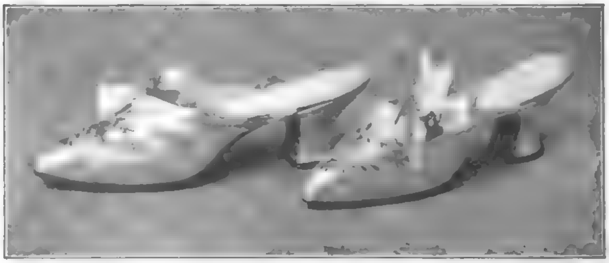
Surely they will be all right." Whereupon she of good resolutions goes out to a luncheon, or a country club, or the horse show, or into some other concourse of people, and awakens to the fact that her dress looks skimpy and her hat queer. (Why do last year's hats always look queer?) And as there is nothing that makes a person so self-conscious as the sense of being frumpily dressed, she struggles, first vigorously, then weakly, and at last succumbs, buying new clothes at prices that she can in no way afford to pay. In utter discouragement a woman of moderate means concludes that she must either spend more than she ought or line up with the frumps. That is pretty nearly the situation as it looks to her ambitious eyes at present, and she who has always been well dressed, she who has been used to perfectly appointed things, finds it hard to haul down the flag and give up the struggle.

It is not that women ten years ago used to wear the same clothes for many seasons, but that clothes used to be cheaper and bills more easily paid. The trouble is that with too many women to-day the new season comes with last season's clothes not yet paid for! To get new ones, therefore, can only take a woman more deeply into debt, and she gets into the undermining habit of paying a little "on account" and charging a good deal more, so that while she is continually paying more than she can afford, her bills as steadily increase. Finally, in order to pay the bills, the husband is made to draw upon every available resource.

Why is it? What is the reason for this increase in expenditure on women's clothes? How has all this inflation of prices come about?

In the first place, what responsibility rests upon the milliners and dressmakers?

The extraordinary thing is that they are themselves complaining of the decrease in their profits. Although, unfortunately, I can not vouch for the truth of the statement, the milliner who sold the $260 hat told me that this had been the most unprofitable season he had ever known.



EMBROIDERED BOUDOIR SLIPPERS, $12.

From J. & J. Slater.

To be sure, there is another side to the question. Tradespeople used to be satisfied with a living. To-day they, like every one else, want a fortune. The milliner of the old day had a little 10 x 12 shop where she and her one apprentice trimmed hats themselves, and at the close of the day carried them in a bandbox to their customers. The milliner of to-day, a man generally, arrives at his four-storied establishment, with its score of saleswomen and many models, in his own French motor car—and, after all, why should not the man make a fortune out of straw and felt and feathers as well as out of pork or oil? They are certainly more attractive commodities.

However that may be, the fact remains that, in the old sense, the small milliner is a person of the past. Instead of Miss Annie trimming leghorn and sailor shapes with wreaths or bows of ribbon, there are imported to-day for the American milliners great consignments of hats ranging from thirty to two hundred dollars. And instead of "making up" materials according to fashion papers, all the smartest dressmakers import scores of French "models," costing anywhere from one to five hundred dollars—which, because of the high prices demanded by French houses and the additional sixty per cent. duty, the importers claim they are forced to sell at cost or less.

Presumably they make their profit on the copies reproduced over here. Yet even for these the materials are brought from Paris, and French houses ask for their models and copying materials prices out of all proportion to their selling value here. So that the increase in money spent on clothes benefits, first and foremost—France.

There is no escape from it—the enormous sums spent on dress mean an enormous bulk of money sent yearly from this country into France. To the great majority of us, who wear domestic clothing and spend in proportion to our incomes, this does not seem important. But when we think that if a New York or Chicago woman spends $20,000 a year on imported clothes, it takes a hundred women each spending $200 a year at home, or four hundred women each spending fifty dollars, to equal this foreign outlay, we get some comprehension of the significance of the wealthy woman's expenditure. Those who have become used to French clothes, however, would find it more that an imaginary privation to do without them; for no one can compete with the French in things feminine. With a few yards of material, a needle, and a pinch of dye, they make the world envious, and themselves a fortune. To us, their skill seems like the tricks of the conjurer, and we sit in the front row gaping. All credit to them! They are the peerless dyers, weavers, combiners of color, and creators. We must step out of the procession or follow their lead.

But lying behind the increased price asked by the dressmakers is the radical change that has taken place in clothes themselves during the past fifteen years—the enormously increased elaboration that has met the American woman's avid demand. Actual materials in themselves have not gone up much in price; it is in the handwork put upon them and the lavishly extravagant way in which materials are used that we must seek the principal reason for the increased cost.

In the dressmaker's establishment, for instance, it takes, we will say, a waist- and a skirt-hand each three days to make a dress. Besides these two chief sewers, there will be a seamstress who does nothing but tucking or hemstitching, and who spends a week, or two weeks, in preparing the material before it even goes to the waist- or skirt-hand to be made. Moreover, nearly all of the "model" dresses go to the embroiderer, where anywhere from a day's to a month's work is put on each one, without counting the cost of real lace, gold and silver thread, imitation stones, or whatever may be used in the new embroideries. Furthermore, to soften the bizarre and garish effect, veilings of one or more dull-colored chiffons—often supplementarily embroidered—are put over underwaists or sleeves of metal, four or five veilings sometimes being used to produce a certain tone.

Compare such elaboration with the plain grosgrain silk of old-fashioned days, or the one velvet that was supposed to last like a piece of jewelry, with the real lace collar that sufficed for trimming not only one particular dress, but the dresses of later generations.

Another instance of the increased complexity of clothes is to be found in the shirtwaist, which has been elaborated until it is scarcely recognizable.

The grandmother, as it were, of the present French blouse sold in the most expensive importing houses, was the plain shirtwaist. At first it had a stiff linen collar, then a soft one with a little hand embroidery or insertion, next a spray of embroidery or a plaiting down the front, and then a little lace put in beside the embroidery. But even so it was still severe in its lines. In the next generation of its development, it was opened in the back instead of the front, and changed its straight lines for any cut or shape allowed an unlined waist. This second stage was reached, I should say, about fifteen years ago—maybe only ten.

Ten years ago, at any rate, the most elaborate waists to be bought in Paris, in the rue de la Paix, cost forty dollars. I bought for thirty dollars waists that were so ultra elaborate as to be conspicuous upon any but special occasions, and I got at the same time a number of waists at eight dollars apiece that were good enough for any occasion, and with a linen skirt in the summer were more than ordinarily smart.

Last year the most elaborate waists of the rue de la Paix cost as high as $100 to $125—waists that were then no more remarkable for their elaboration than were the forty-dollar waists ten years ago. Yet—and note this particularly—one may to-day in Paris buy the identical waists that were for sale ten years ago, at the identical prices; but with the change in fashion has come a corresponding change in the use to which the same garment is put. The eight-dollar waist, for instance, could be worn very well to-day, but scarcely without a supplementary lace-trimmed collar and ruffle or jabot. Ten years ago it was worn plain, exactly as it was bought. The thirty- or forty-dollar waists of that same period would be very pretty to-day, but one would wear them where the eight-dollar waists were worn before, in order to be dressed at about the same degree of smartness.

It is illuminating to compare these elaborate waists of ten years ago with a blouse now used in the same way. A certain forty-dollar one ten years ago, for instance, had a plastron of very fine English embroidery on the front, a real Valenciennes lace collar, and insertions of Valenciennes in the yoke and in the long cuffs of the sleeves. But the sleeves above the elbow, and the back of the waist, were perfectly plain, except for a few tucks. In the last modern blouse I happened to see, the entire waist—front, back, sleeves—had the Valenciennes lace set in, making it a lace and linen *material*. And then the whole waist was almost covered with great masses of embroidery as fine as that used for monograms. Another blouse was not made of linen at all, but of net—lace foundation—upon which was appliquéd a lot of embroidery on mull, and old Italian lace. Very beautiful, very costly, and so perishable that it would tear like burnt paper. Both of these waists were to be worn under a cloth coat, regarded as shirtwaists, treated as shirtwaists, but were quite without a shirtwaist's utility. One hundred and fifty dollars marks the most exaggerated price for blouses, but this means no more in relative elaboration than did a forty-dollar waist ten or fifteen years ago.

The other day I was talking to a woman who has always been one of the smartest in New York. She is very well off, but her plaint was the usual one, that it costs her so much more each year for clothes. I remembered those she wore as a young married woman. "How much did you use to dress on?" I asked her.

"Four hundred dollars a year," she answered.

With an expenditure of four hundred dollars a year, she looked so charming that every one remarked on it.

"Then why can't you dress on that today?" I asked.

"Impossible," she shrugged her shoulders. "To-day I spend three thousand, fuss and worry to manage it at that, and look no better than I did then. Do you remember those striped dresses of mine with white collars?"

As it happened, I did, vividly. She had worn one of them at a cricket match, and it was the prettiest dress there!

My friend laughed. "I found that same dress in the attic the other day. Would you like to see it?" She disappeared and returned a moment later with it on her arm. We examined it in derision. It was incredible that any one ever wore it outside of a kitchen. A twelve-cent percale, mauve and white stripe; made by machine in one day; trimmed with collar and cuffs of cotton, starched stiff, and edged with Hamburg embroidery! A white satin ribbon, not made, but merely tied around the neck and waist for collar and belt, completed the costume that, with a five-dollar sailor hat, had been noted in the newspapers as one of the smartest gowns worn at the match. At a horse show recently, that same woman, wearing a white hand-embroidered mull costing two hundred dollars, and a hat at one fourth that amount, was, relatively, not a bit smarter than she had been in her six-dollar costume fifteen years before.

These two dresses are in rather extreme contrast, but the average cost of this woman's clothes fifteen years ago was one eighth of the cost to-day. Yet she is living in the same house, and many of her general expenses are nearly the same as then. The cost of living has gone up probably a third, but the cost of clothes has gone up at least ten times as much, because, as I have said before, not only are clothes more expensive and more elaborate in themselves, but the quantity at present considered necessary has at least tripled.

I remember—it was not so long ago, either—when one black satin skirt and three or four odd silk waists were considered sufficient for dining at Delmonico's and going to the play. A few women wore whole dresses, but they were in the ultra extravagant minority. Imagine such a costume at Sherry's or the Plaza to-day!

New York women now wear to these public restaurants costumes quite as elaborate as for a ball: dresses of gauze embroidered in metals of make-believe precious stones, trimmed with laces or embroideries of every shade and variety, and amounting, as a general average in price, to several hundred dollars apiece—such dresses as twenty years ago would have been condemned as the height of vulgarity except in the circus ring.

Years ago at Niblo's Garden, New York, there was put on the first chorused spectacular play, called "The Black Crook." In it was an Amazon chorus wearing silver-spangled tights like glittering coats of mail. The whole city sat up and gasped at the audacity of such costumes, preachers denounced it, and parents forbade young people to witness an exhibition of such flaunting brazenness. Yet to-day wives and mothers wear mermaid dresses spangled scarcely less flauntingly and very little less suggestive. These extravagant clothes seem essential if one is not to appear dowdy among birds of such plumage. And many of them! One hears constantly such laments as: "I can't wear that because I wore it to the same house last week," or "Mary has the same model; I am afraid she may wear it too." For the "model" gown has added its share to the modern fashionable woman's worries.

And what originality is expressed in the conversation of a group of women looking each other over and "spotting dressmakers!" This game is almost as popular as bridge.

"That's a Callot! I have it in white!" says the first player.

"You have the Paquin," says the second. "I didn't take that; I took the Doucet model in burnt umber!"

"Did you?" It is the third's turn. "I nearly got it, too, but burnt umber is not becoming, and I don't like it in green." So the "model" mania affects us, and at all ages alike! Mother, daughter, and even grandmother guilelessly wear identical costumes, duplicated in different colors. Yet should any one make the suggestion that American women are so many sheep, that they have no independence and no originality, what a hue and cry there would be! Even though a blonde weighing two hundred pounds, a brunette angular as a grenadier, a petite gypsy, and a willowy Titian beauty, all deck themselves out in the same model, like so many replicas of a figure seen through the distorting mirrors of a side show! And for the attainment of this effect, millions of American dollars pour annually into France—the product of thousands upon thousands of acres of cotton, or wheat, or corn, or the equivalent of the annual wage of tens of thousands of workingmen.

These millions are paid out, too, remember, not only by the very rich, who can afford it, but by the thousands of reckless and foolish ones who encourage each other into expenditure out of keeping with their means. It is these whom, still more than the very wealthy, I have in mind in this article. And the main point in question is:

Why is it that people of moderate means try to equal their richer sisters in clothes, when they would not think of trying to compete with them in any other form of expenditure? They have smaller houses, they live in every way on a more economical scale, yet they seem to feel the necessity of dressing in exactly the same way that only the most wealthy can possibly afford.

Go anywhere you please, in or near the large cities or watering places, to the restaurants, to the hotels, to the churches even, and from the clothes of the women try to form some idea of their financial status. It is impossible. On one side you will see the wife of a many-times-over millionaire who has come in her victoria or limousine from an elaborate house run on a magnificent scale; on the other side you will see the wife of a young man who has not a cent outside of his salary; yet these two women are wearing dresses of the very same model.

Elaborate clothes are in keeping with the surroundings of the woman who lives in the palace. A dress of gold-embroidered gauze trailing over a $5,000 Chinese rug has at least a proportion of fitness. But a real Valenciennes and mull embroidered dress dragged over a carpet rug is quite as grotesque as a homespun would be upon an Aubusson. And this lack of fitness is distinctively American. One does not find it abroad. Foreign women never forget their background in the building of their wardrobes.

The French woman whose house is cheaply furnished is too great an artist to sit in her little chintz room with its muslin curtains and geranium pots on the window ledge in anything more elaborate than a cashmere or a simple mull, or at most a foulard. Charming as her dress may be in line or cut or color, she keeps its material in harmony with her geranium pots and her cotton-covered sofa. Nor would she ever think of going out in a long-trained velvet. She would wear, instead, a smart little dress of serge, with an original turn or twist in the way she does her hair, or a cravat new in shape or color. If her hangings are of brocade instead of cotton, and her furniture covering is damask, then her dresses may be proportionately finer. But even the mistress of a great chateau is never guilty of the over-elaboration of her sisters across the sea.

Since, therefore, the modern extravagance in dress is largely an American failing, it is to ourselves that we must look for its moderation. What is the solution? Probably there is none until the young women of the present day become aëronauts, that they may from a sufficient height look down upon the earth and see themselves as they are.

Yet, since woman's attractiveness is so greatly dependent upon her personal adornment, there must remain one strong argument in favor of extravagance. There is no doubt whatever that a woman in a machine-made gingham trimmed with tatting is seen to very poor advantage beside another in a hand-made chiffon and real lace. But there is no need of such extremes. My suggestion would be, not for a radical change, but for moderation. I do not suggest that women should think *less* about making the most of their appearance, but rather *more*. A French woman—and the French are supposed to be the best-dressed women in the world—thinks a great deal about her clothes, but she thinks twice as much about the *way she puts them on*. She is always perfect in all the small details, but she spends a sum of money that is nothing compared to the American's expenditure. She has one dress where we, living at about the same rate, have ten. The American woman, seeing five or six models that she likes, buys four; the French woman buys one. The American, because the material or the embroidery in itself is beautiful, is likely to go quite crazy about a certain gown. She feels she must have that dress—it is the most perfect thing she has ever seen! And, carried away by her enthusiasm, she buys it without questioning seriously whether this particular dress is of the type she had in mind to get, whether it suits her style, or whether it will be of the most service. In the mere fascination that the combination of color in the dress exerts upon her imagination, every consideration of prudence and reason is lost.

But our French woman, after mature deliberation, buys one dress. Then she wears it incessantly, and when it is worn out she gets another and wears that. The question as to whether her friends have seen it a score of times or not no more troubles her than the fact of having been seen a hundred times in the same evening clothes troubles a man.

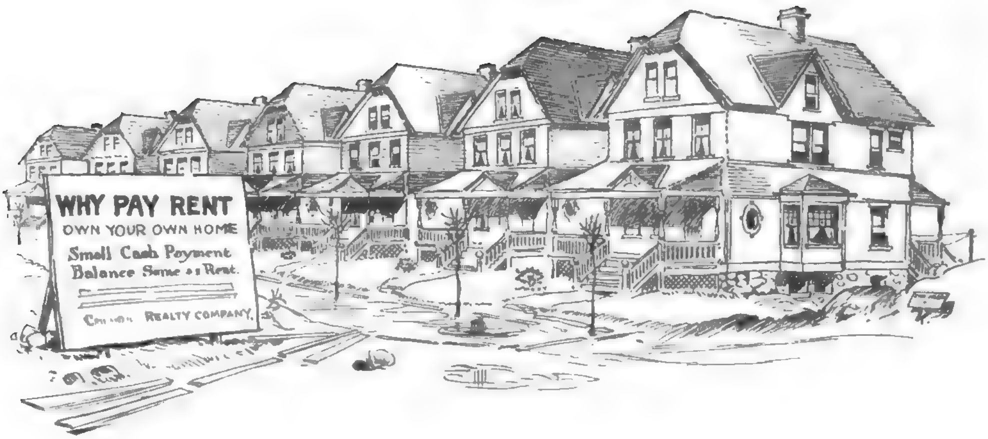
A sense of proportion in one's expenditure is all that I suggest. The practice of wearing less variety and paying more attention to detail might with profit be copied from our French sisters. To get the best thing one can afford, in the newest fashion by all means, but not to get better than one can afford and not to get inappropriate things—this is the ideal. Remember, the bizarre is never good dressing. To quote Beau Brummel, that dictator of fashion: "When a man's clothes are conspicuous enough to have the crowd turn around and stare, he may be sure that he is not well-dressed but over-dressed."

As an instance of the moderation that I am speaking about, I know a woman who has a scheme of color for each season. Last summer she wore pinks and browns; that is, she had dresses of Holland linen, pongee, and brown cloth; clothes with which tan-colored shoes and gloves and brown veiling went well. All of her other things were of one tone of cerise pink, so that one cerise parasol and one cerise wrap would look well with everything she had. It took a great deal of thought on her part to avoid the effect of monotony, but she was always perfectly turned out, with half the expenditure that would have been necessary had she bought thoughtlessly and without regard to harmonious combinations. This woman has two children, and her husband's income is about ten thousand dollars a year. She spent last year upon her own and her children's clothes one thousand dollars. A still easier plan is to wear chiefly white or black. Another woman who is one of the smartest in New York has a great deal of sewing done in the house, generally copied from one or two good models judiciously bought.

But as against this there are plenty of cases I could cite where the husband is making ten thousand a year and the wife is spending three thousand on clothes.

Again let me repeat that it is not so much a question of the amount spent as the appropriateness of a woman's clothes to her surroundings that should be considered. To nine women out of ten, moderately simple clothes are more becoming than elaborate ones. With a very few well-made and simple dresses a woman can lunch and dine in palaces with her rich friends without the least necessity for feeling conscious of unsuitability—if the cut of her dress is good, if her hair is well done, if her gloves and slippers are fresh. It takes a certain amount to do this, but the cost of one heavily embroidered ball dress will pay for two simple ones, besides a whole season's supply of new gloves and fresh tulle.

This is not a plea for dowdiness—indeed, quite the contrary. It is the duty of every woman to try to dress artistically and becomingly. But why this idea that a woman must be seen each day in a new frock! Why such a lack of proportion between a woman's total income and her dress account! Why rack the spirit of our men, and why send our national earnings to enrich foreign tradespeople, who laugh at us even while they profit by our folly!



WHY PAY RENT?

By EUGENE WOOD

Author of "Back Home," "Folks Back Home," etc.

Illustrations by Horace Taylor

HARRY," says your wife— I call you "Harry" because it seems to me that name expresses best the nature of a true, loving, and sensible husband, one that never keeps dinner waiting, one that kisses his wife mornings when he goes to the office and evenings when he returns, one that listens to reason and is guided by it, and understands right off that the gray mare is the better horse.

"Harry," says she— I wonder what I'd better call her. It isn't a woman's christen name but what her husband calls her that counts. Let's see what would be a good name for a dear little wife. . . . You understand, I don't mean "little" in the sense of her being a sawed-off, necessarily, nor "dear" in the sense that she is pretty expensive for a man of your means. Let me see. . . . I think "Popsy-wopsy" would be about right. It kind of fixes the lips into an appropriate expression.

"Harry," says Popsy-wopsy— Mind you, this is one Thursday evening after a dinner whose principal dish has been the last, ultimate, final fakement of the Sunday roast—"Harry!"

"Yes, Popsy-wopsy. What is it?"

"Do you know how much money I've got sa— Do you know how much money we've got saved up in the bank?"

"Why, Pops, I haven't an idea."

And that's right: you haven't. Because you're not one of these men that put her on an allowance, as if you were paying for your board, the rest of your pay envelope being yours to do what you like with, and none of her business. I've tried to make it clear that Popsy-wopsy is not one of those wives such that you daren't leave the rent-money around where she can lay her hands on it or she'll go buy herself a hat that would look fine on somebody coming out of the stage door and getting into an automobile. She's your banker, and lets you have what will run you through the day, so that if any of your friends suddenly concludes a most interesting and brilliant conversation with: "Oh, by the way, have you got a five-speck that isn't working? Lend it to me till Saturday," you can turn your pockets out, and there's your key-ring, and your knife, and a button off your coat, and a subway ticket, and eighty-seven cents, and you say: "Help yourself, old man," and he can't, you know. Oh, it's a great scheme.

"Why no, Popsy," you tell her. "How much have you put away in the silo?"

"Well, sir," says she— And how her eyes do shine!—"I've got—we've got——"

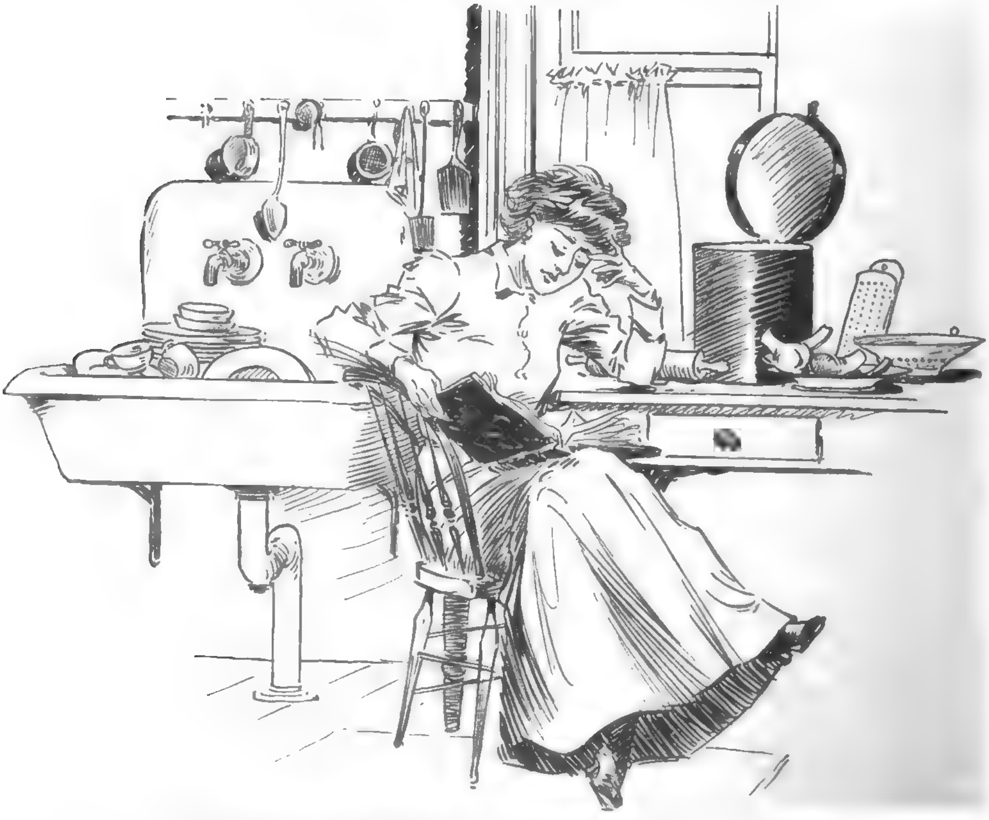
But no. I don't think I'd better mention the exact figure. It would be betraying a confidence. Some people might turn up their noses at it, and blow out a contemptuous "Pooh!"—people, you know, whose only mortal reason for not ordering anything whatsoever wrapped up and sent home is that they have left their check book in their other coat or their fountain-pen has gone dry. For just our kind of folks it will be enough to say that the figure is "this" side of $500.

But it's a whole lot of money, I want you to understand. You know that, Harry, as well as I do. Ever since you came out of high school you've been laying out to save up a thousand dollars. Because, you know, it's the first thousand dollars that count. After that it's all plain sailing. The nearest you ever got to it was $287, and then— But we'll not go into that.

"Popsy, you're a dandy!" exclaims Harry feelingly. And so she is, bless her heart! You're a good sort, Harry. I always liked you, and stuck up for you when everybody else ran you down. But I'll just say this: She's a mighty sight too good for you. Love is a delirium that hooks up many with the most astonishingly inappropriate partners, but *you*— You don't know your luck. She's all right for looks, stacks up with any of them; but those who admire her when she's all diked out don't know what you know, Harry: how she's contrived and schemed to make $2.39 go every bit as far as $5.50; how worn and thumbed are all the pages in the cookbook where it tells how to fix up the cheapest cuts of meat so they will taste better than the choicest, and how to cheat the garbage can out of its expectations. And now, as a result, she's got this whole big gob of money. Or rather, the bank has borrowed it from her on no security, and will (probably) give it back to her on demand, provided the courts do not decide that to be unconstitutional.

"Popsy, you're a dandy," says Harry, and kisses her. And then, right away, he asks: "What are you going to do with it all?"

Because, when you've got a whole big gob of money like that, it really ought not to stay



HOW WORN AND THUMBED ARE ALL THE PAGES IN THE COOKBOOK.

in the bank. Money is a kind of wild fowl that doesn't breed in captivity. Penned up in those dark and airless vaults, it has but scanty increase. Like other poultry, it requires a certain amount of range, and then the dollars pair off and build them nests and pretty soon you hear a "chink! chink!" and lo, and behold you! here's a brood of ten or a dozen of the cutest little copper cents you ever laid eyes on. And when these grow up to be dollar size, you mate 'em again, and so on, and so on, and that's the way to get rich. But first and foremost, you've got to let them out of the tight coop of the bank into some sort of a run, what they call in financial circles "a run for your money." Only you must be mighty careful that they don't fly away or that the hawks don't get 'em. I don't know how it is elsewhere, but around these parts there is a powerful lot of hawks. The woods are full of them, three or four on a limb.

A very sensible question, Harry—"What are you going to do with it all?"

"Well, what do *you* think?" That's the way for Popsy-wopsies to do. Ask his advice and then— But we'll not go into that.

Harry has been reading these articles that are now appearing everywhere in pages next to financial advertising—Advice to Small Investors. And he talks it off mighty well, I will say. But if I could put in here about half a column of "pi" and xwfulcmpujiatl pun @ pun % pun c. pun, or blurred type that your eye could run over without receiving any mental stimulus, that would kind of express the effect on Popsy-wopsy of all that talk. When his clock has run down, and he has repeated all he can remember, off the book, of Advice to Small Investors, she stops pinning and unpinning an imaginary tuck on her knee, and says simply: "Well, *I* think we ought to buy a house."

"A house? Who d'you think you are? Hetty Green?"

"Well now, listen. Let's figure on this thing. How much rent do we pay a month? Put that down. Now multiply that by twelve. Got that? Now multiply that by forty, because we expect to live that much longer. D'you see what that amounts to? Well. And we might pay all that out for rent, and what'd we have at the end of it? A bundle of rent receipts. That's all. We'll never get ahead any this way. It just gives me the horrors when I see those receipts pile up and pile up, when with that money we could buy our own little home. I wouldn't care how tiny it was, or how humble, if it was only our own little home. We needn't stay in this tucked-up little flat with two light rooms, one front and one back, and the in-between ones darker than the inside of a black cat that's been drinking ink—we could have a home. A home, Harry, some place where there's fresh air and sunlight, and green grass, and a garden. Not a great, big, *big* garden, Harry, but one about so wide between the lot-line and the walk that goes around the clothes-poles, something that you can work at summer evenings after supper—you need just that light exercise—a place where you can stand on your own ground, beholden to nobody, and say: 'This is mine!' 'Course, I think you ought to put it in my name. You can't tell what'll happen.

"Why, look at the Wilsons. You remember the Wilsons that used to live across the hall from us in the other house. Well, they had some money that they had saved up, and his aunt died and left him about a thousand dollars. So they took that money, and went and bought a house. It was in a new neighborhood, and it cost $4,500. And, sure enough, land went up, and building material, and it wasn't but two or three years before he got a chance to sell it for $6,000. And he took that money and bought another house, same kind of a house, same sized lot and all, only a little farther out, and now he's asking $7,200 for it. Look at the money he's made."

"If he sells it."

"Oh, certainly, if he sells it. But he's bound to sell it at that price. Property's bound to go up. And then he'll buy another with that money, and so on. Don't you see?"

"Were you thinking of any place in particular?"

Harry. She's not the one to mention this, but I will. While you were snickering over the comic page of the Sunday paper or addling your brains with politics, when it won't make five cents' worth of difference to you who's elected, she, Popsy-wopsy, that dear little wife of yours, was hunting up bargains in the advertising columns, such as where you can buy six bars of Insoluble Laundry Soap for only ten cents and a three-hour struggle in the basement of a department store where there hasn't been a pint of respirable air since Parker was nominated. And just by chance —or by Providence, whichever way you look at it—she picked up the Real Estate Section, and saw the advertisements of those lovely houses, Easy Payment, Ten Cents Down and Fifteen Cents a Minute, Own Your Own Home, Why Pay Rent?—and all like that. So she took a pin and scratched them loose from their context, and here they are. There! How do you like the looks of that?

Let's go out next Sunday and see them. What do you say? All right. Take an early start. Which'll it be first? Oak Manor or Hickoryhurst? Citronella or Belleplaine Heights? Punxtic Park or Second Mortgage-by-the-Sea?

II

You'll need the early start, say about ten minutes before two. That ought to get you there a little after four, making all allowances for: "Take the next car back to where you started from and transfer to the Worry and Wait Avenue line," and, "We passed that a good while ago. Why'n't you tell me you wanted to get off there?" Don't forget your umbrella, because it always rains when you go house-hunting. And, let me see. . . . There was something else I meant to tell you to get. . . . Mind and don't lose your temper and jaw the conductor because the car stops on the other side of the street, and the street isn't paved, and it poured yesterday, and you have to race through the puddles. Don't blame him. Don't blame the motorman either. He has to obey the rules, and Rule 4 says: "Car must always stop on crossing opposite to passenger. Failure to comply with same will result in immediate discharge." You wouldn't want the poor man to lose his job, would you? . . . Oh, yes. Now I know. Before you start, put on a pair of these arctics that buckle high up on the calf. You'll need 'em where you're going.

You can do as you like, of course, but you're just making yourselves old before your time trying to decide on a location. There's practically no choice. Wherever you go, you'll always wish you'd looked around more. And the more you look around, the more certain it becomes that for every advantage there are compensating disadvantages. If it was me, I should hop on any car whatsoever, transfer as often as I could, ride till if I rode any longer I should scream, then get off and face the wind. I'd snuff and snuff till I smelled fresh paint, and then I'd follow my nose till I found the builder waiting for me.

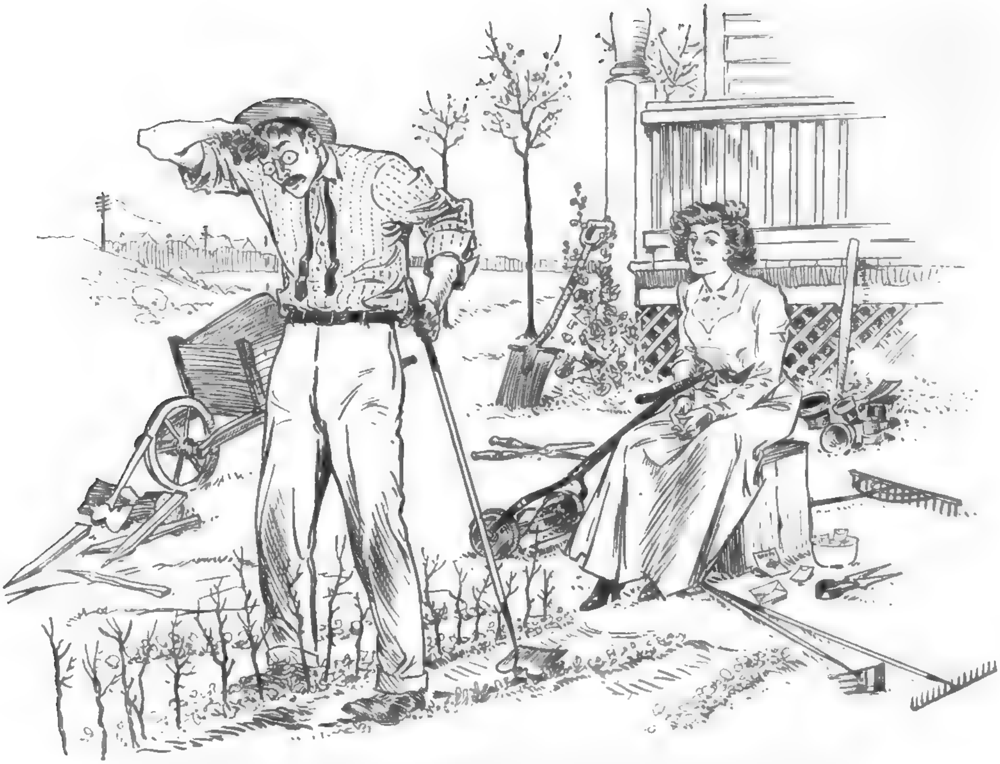
All these Exceptional Opportunities for Investment, all these Easy Payment, Own Your Own Homes, Why Pay Rent's are alike in this one respect at least: They're a far, far ways from where you get your pay envelope.

Some drizzly morning or evening try to get aboard the six o'clock car that serves any of these places, and learn by observation how patiently misery can be borne. Upon this rock Society is built. Watch the dragged-out girls hanging from the straps. Watch the men crowded on the rear platform humping their backs to the drip. Know by these presents how groundless is the hope that ever—But we'll not go into that.

The day is long enough and hard enough. It calls for all there is of mind and muscle, and never-slackening endurance. But however long and hard the day be, there is always an army eager to put in another hour at each end of it, half-smothered, pressed together in nauseous discomfort, lurched this way and that, so long as by this extra effort of endurance a little something can be lessened of the landlord's moiety of the pay envelope, normally the fourth part. Were he your feudal lord, your socage would be one day's labor out of four. But he is not your feudal lord. He has forsworn protection to his vassals. He does not provide them with labor to do, one day for him, three days for themselves. And these are not serfs bound to the soil; they are free to go and come. This army that crowds the car mornings and evenings is a mob of runaways, fleeing the landlord, seeking to commute the money payment of rent back into two more hours a day of weariness. It isn't of themselves that they are thinking. It is: "If anything should happen to me, I want her to have a home," or "I want the children to have fresh air and room to play, so that they may grow up to be fine men and women." That is heroic! That makes you press your lips together and nod your head approvingly.

But what brings the sigh of hopelessness is the spectacle of this army fighting the early twentieth century with the weapons of the early nineteenth. The ownership of land seems to diffuse itself in rapidly increasing small holdings; it really concentrates more rapidly in the collectivism of the mortgage loan and trust combinations.

Don't you remember the little boy in the Fourth Reader who tried to run away from Mr. Toil, the schoolmaster? Everywhere he went he found Mr. Toil wearing different clothes, but the same hard driver, as large as life and twice as natural. I don't think "Toil" should be his name. It is easy



SOMETHING THAT YOU CAN WORK AT SUMMER EVENINGS AFTER SUPPER.

enough to escape Toil—at least some find it so. But Death and the title company man are truly unescapable.

And these Why Pay Rent's are alike not only in their nature but in their outward seeming. Oak Manor has one oak tree. Hickoryhurst did have three shellbarks, but two of them were in the way of that new house on the corner of Buckingham Court and Avenue Z, so they were chopped down. Belleplaine Heights is— Well, it isn't exactly a snow-crowned peak, but it is higher than Citronella, ten blocks to the westward, Citronella, where, of warm spring evenings, the frogs scrape serenades on rubber combs. And Belleplaine Heights is kind of splashy along in March when you leap wide-legged from plank to plank laid in the mayonnaise of the sidewalk. When they get it graded, though, it will be high and dry. The street's going to be four feet lower, and there will be six stone steps in front of every house for the baby to roll down. I can't say just when that will be, according to the almanac, but I can tell you to the dot when it will be, historically speaking. The Bureau of Street Openings (a branch of the Politicians' Mutual Relief Association) has the matter under consideration at five dollars per member every time they consider it. So naturally it is difficult to fix the almanac date, but, historically speaking, it will be right after the Citizens' Improvement League gets desperate, and appoints a committee on Shotguns and Ammunition with power to act.

Whatever the name of the locality, they're all alike. There are rows on rows of houses of the same height and architecture, differing only in the style of attic window, and the way they're painted. The color-scheme runs in sets of four: Pink, yellow, green, white; pink, yellow, green, white; pink, yellow, green, white; pink, yellow, green, white, and so on. Eight years ago the twenty-fourth of last February, the plan for all of 'em was filed with the Building Department, and all the inspector has to do now is to come around when he hears that the builders have started another new one, have his ten-dollar bill slipped to him, and go on about his business.

It used to be that, after the supper dishes were washed up and put away, and Popsy-wopsy had untied the apron from around Harry's neck, the two of them would sit down and plan their own little home. Here was the parlor, and would you have a regular door or sliding doors? Over here was a window, or do you think the window should be over there? And, after they had got it to suit them, they'd go see Luther Lybrand and say: "Lute, we want you to build us a house like this. Course, it's only a rough draft, but . . . " And Lute would look it over, and say in his dry way: "Who's going to build the wings?"

"Wings? Ain't goin' to be no wings. Or L's either. It's just a square house. What wings you talkin' about?"

"W'y, the wings to git upstairs with. Don't 'pear 's if you 'lowed to *walk* up, becuz you hain't left nup place fer stair-steps, fur as I can see."

And he'd show you in a little while that you didn't know anything about anything whatsoever, least of all about planning a house. And you'd give in to him and he'd build you a house to suit himself, a house where you'd have to go round by the front way to get from the kitchen to the dining-room, and the only piece of furniture that would go up the attic stairs would be a camp-chair—and you'd have to turn that twice. And the cost would be about $2,000 more than Lute's estimate.

In those days the saying was: "Fools build houses for wise men to inhabit." We've changed all that. We buy our houses ready-made, and take title before the cellar is dug. We know exactly what we're going to get, and where we're going to get it. We know exactly what it will look like, and that is: All the other houses in the neighborhood. When you come home evenings after dark you have to keep count—one, two, three, four, five, and so on, or you'll be jawing to yourself: "Oh, drat this key anyway! What's got into the cussed thing, I wonder? Has anybody been fooling with that lock? Well, we'll see if the bell works." And somebody comes into the hall and lights the gas. . . . "What have they been doing to the hall paper?" And when she opens the door, it isn't Popsy-wopsy at all, and you unbunch your mouth from the kiss-pose, and say, "Oh, excuse me. I missed my count and got to the wrong house," and she says, "Perfectly excusable," and you go on back to the corner and count over again, and try to get it right this time.

A hedge is some sort of a guide, and a hydrangea bush, and the maple saplings set out next to where the curb will be some day.

To be sure, everybody has a hedge and a hydrangea bush and maple saplings, but the trained eye gets so it can perceive minor distinctions in growth and conformation. Everybody has them, I say, because before you get the beds up or the gas cut in, the nurseryman calls. He has a book printed on glossy oilcloth in the most ravishing colors known to art, depicting fruits and flowers as they were in Eden before the fall of our first parents, and the grapes that the spies brought back from Canaan to Joshua. You stand and slobber as the apples and plums and peaches and pears and cur'n's and goozeberries, and rosberries and blackberries and all such pass in review before you. Why pay rent? Why pay the grocer for the tasteless truck he has to sell, when you may gather such clots of nectar off your own vines?

It's a wonder to me that Oak Manor and Hickoryhurst and all aren't mere tropical jungles of fruit trees and raspberry canes. To hear him talk, you could just as well as not have four kinds each of apples and peaches and plums on a great big lot like this of yours, thirty by a hundred inclusive of what the building covers. And a double hedge is all the go nowadays. You see 'em in front of all the classy residences. And you don't want to be stingy about shade trees. Eighteen or twenty with your frontage would be about right. M-yes, sixteen *would* do, but it would look kind of skimpy and as if you couldn't afford more. But you harden your heart, and resolve upon Spartan simplicity. You're not going to clutter up the place with shrubbery. So you order only one hedge, and one hydrangea bush, and two saplings, and two crimson ramblers, and three other roses, and one dozen each of currant bushes and gooseberry bushes, and three grapevines, and fifty raspberry stocks, and two hundred strawberry plants. And he sets you back only about twice the market-price for them.

Like the arbutus, with the first balmy breath of spring comes the man that fixes your lawn. The cellar earth covers your whole lot with a slithery colonial yellow on which chickweed barely languishes. You have to dig down to get to the topsoil. He bedews the surface with a light top-dressing of spent greenhouse loam and sows it with grass seed—the pure grass seed swept up from the barn floor. If you are fond of intellectual pursuits and will send to the Department of Agriculture for its illustrated catalogue of Noxious Weeds, you can have lots of sport identifying what you've got in your lawn with what is shown in the catalogue. And all it costs you is twenty-five dollars. I don't mean the catalogue.

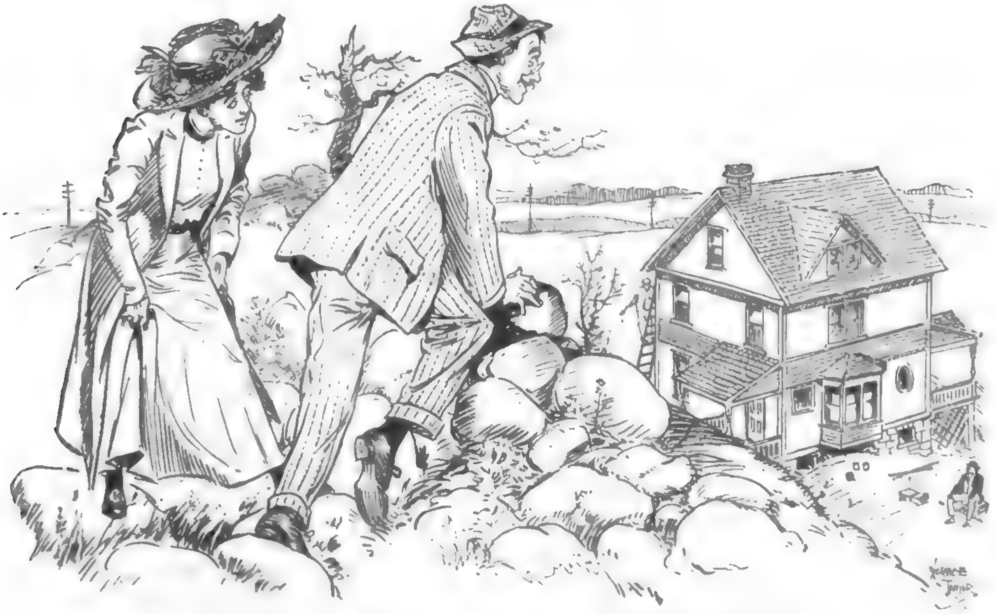
III

Whatever their names, there is no choice among 'em, taking all things into consideration. So just follow your nose, and when the smell of fresh paint gets good and strong, look out for a big, red-faced, jovial man leading four or five couples around holes dug in the ground and partially stoned up, past mortar boxes, and crated bath tubs, under ladders made of two-by-fours and scraps of kindling wood, threading the mazes of paint buckets, varnish cans, and beer bottles full of turps. Observe the elegant copper-finished summer-pieces that go under the mantels to mask the grates that aren't there, the chimney being on the other side of the house. Note the solid cypress trim, and the artistic fly roosts—I would say gas fixtures. Grill work between the front and back parlors. Dusting it off opens the chest and develops the deltoid muscles. Solid oak stairs covered temporarily with sheathing paper tacked down by cleats of lath.

Get up close now, Harry and Popsy-wopsy, and hear what he has to say. Isn't he the wonder at figures! So much for the first mortgage, and the interest will be so much a year or so much a month. So much for insurance. So much for water rate. Taxes you needn't bother about, because they don't come till the second year, but they'll be about so much. And then there's your second mortgage. Say you pay so much down, that will leave so much. The interest on that at six per cent. will be so much, and the monthly payment will be so much. Perfectly wonderful how he can figure it so fast. He knows you can't remember it all, so he kindly writes it down on his card and gives it to you.

As she listens, Popsy-wopsy clutches Harry's arm with increasing pressure. Seven thousand five hundred, and three thousand, and two thousand, and a thousand! *Dollars*, mind you. A noise like high finance. It looks an awful lot on the bank book, that sum of money "this" side of $500. And it *is* an awful lot, when you consider the operas you didn't hear and the fakements of the Sunday roast until its ultimate on Thursday night. Popsy-wopsy shoves Harry toward the builder, whispering: "Make him take $400!" But the builder shakes his head and smiles a genial smile.

I tell you, Popsy-wopsy. I think I know



I'D FOLLOW MY NOSE TILL I FOUND THE BUILDER WAITING FOR ME.

where there's a house your savings will make a first payment on. It isn't in any of the places I have mentioned, not even in Second Mortgage-by-the-Sea. That's "restricted." They won't let you put up a house there that costs less than $60,000. That's so there'll be only a nice class of people. Do you remember back there where you took the wrong car and had to wait so long for another one, a place where there were a good many geese that went "GONzle-*gonzle*-gonzle!" Geese, you know, and goats with palpitation of the tail, and green-scummed gutters. Square-topped frame tenements, pulley lines, and the washing hanging out over Sunday. There was a ball game going on in the vacant lots, you recollect. Papers blowing around, and piles of ashes, and tin cans, and broken bottles, and superannuated granite ware. Let me see, now, what's the name of that place? Oh, yes. "The Dump." Well, there's a dear little house there, five cozy rooms and a hydrant out in the yard, and you can throw the dishwater out of the kitchen window, and it's all painted up fresh and pretty—they always repaint it after every foreclosure—a nice, clear peacock blue with orange trim.

No? Don't think you'd care for it, eh?

But it's got a front door grained in imitation of oak. A grained front door. Fancy that! And mornings before he goes to work and evenings after he comes home, Harry could milk the goat. Ma-a-a-a-a-a!

Don't look at me that way, Popsy-wopsy, out of the corners of your eyes, with your lips pressed together so hard and hateful. Didn't you tell me you didn't care how tiny it was or how humble, so long as it was your own little home?

Oh, well, I expect you'd better keep on paying rent and saving up your money until Grandpa dies and leaves you those four town lots of his in Mt. Victory that he bought for $150 apiece in 1873, and for which he was offered $135 apiece only a few days ago. And *then* you can take that money and invest it in real estate. You can't make a mistake if you put it in real estate. Because that's bound to rise. Only—lean over so's I can whisper in your ear—the fellows that have it for sale don't know it. Whish-sh-sh! Keep that to yourself.

IV

I WISH you had a thousand dollars saved up, though. I'd like to sell you *my* house. Oh, yes, we like it well enough. Oh, we like it first-rate. But the fact of the matter is (I don't mind telling you, seeing's it's you) we'd kind o' like to have a change. There's this about owning your own home with a nice lawn and garden, and a breath of fresh air and all like that: It's a terrible lot of work. You've no idea the way the dirt gets tracked in. If Popsy-wopsy doesn't want to be tied at it from morning till night, she'll have to get— What is it they call 'em now? Oh, yes, "a maid." I was as near as anything to saying, "a hired girl." And you know what that is. Or you can imagine. You just have to poke a revolver into their ear or they won't come out here at all. A pretty lawn and a well-kept garden are mighty fine, I know. They ought to be. They take enough work to make 'most anything fine. And you have to put out your own garbage and ashes. Lugging those ashes up the cellar steps— Oh laws! And right in the midst of anything the thought'll flash across your mind: "Did I shut off that furnace draft or didn't I?" and you'll never have a peaceful moment till you go look. And if you take a notion you'd like to hear an opera or a play, you must figure on getting home about half-past one, that is, if you're lucky and the last car doesn't pull out just ahead of you and not another one till Lord knows when. So in the amusement line you mostly take in the church fairs about, or the progressive euchres, at which you never get even a booby prize, or the costume ball at the Karefree Hall and Bowling Alleys, or the home talent minstrel show, or the neighborhood parties where somebody recites:

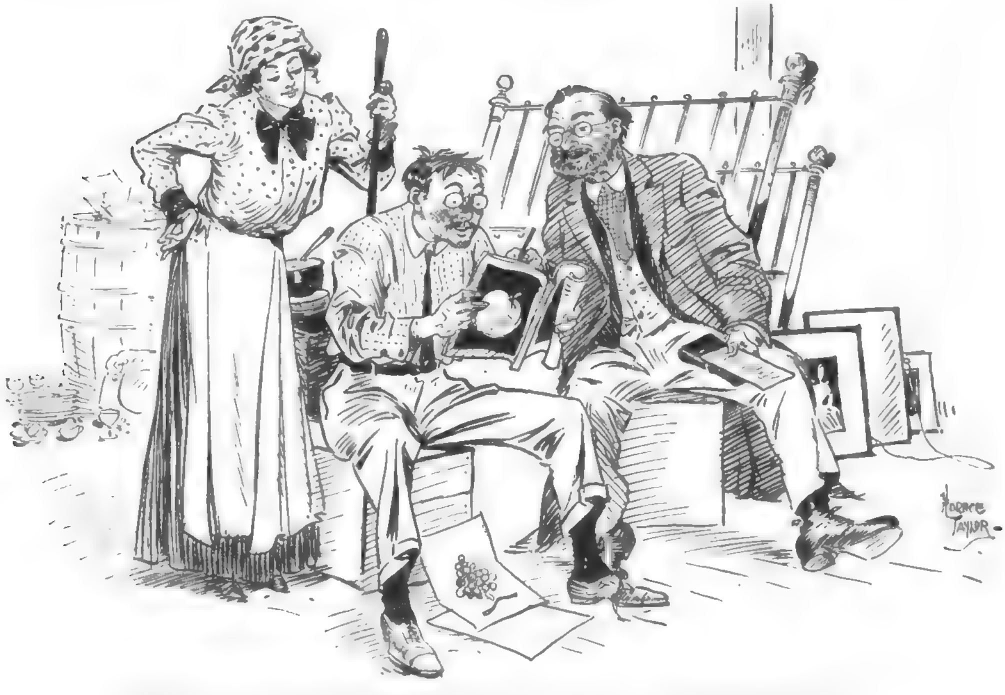
> Ernd the *dorn* kerms erp lerk THUNNNda
> O-oot of China! Cross! The Bay!

and they serve refreshments of bakers' cake, coffee, and boughten ice-cream. You take these in, partly because you get home so late if you go to the opera and partly because— Well, there's one good thing about buying your own home on the easy payment plan: You certainly do learn how to save. I golly! That's no lie. You don't have to worry one minute about what you're going to do with all that money. For every dollar that comes in, there's somebody with a finger up and a: "Frswst! This way, please. Right here."

Your victuals don't cost you any less, you know. Or your gas or coal or anything else. And then there's the second mortgage that you're paying off, and the interest on it at six per cent. Of course, that doesn't last forever. That is, not "forever" in the ordinary acceptation of the word. And there is the interest at five and a half per cent. on the first mortgage. You can hang up the landlord for a month or two sometimes when you are paying rent. But if you default ten days on that first mortgage interest, whoop! Up you go. You're under bond for twice the amount of the mortgage, though, of course, that's like any other legal document signed, sealed, and delivered: It is a mere formality and doesn't amount to anything. And every three years that loan can be called in, and if you don't happen to have that amount of money in your right-hand breeches pocket, why— But generally they renew the mortgage.

And then the title has to be searched all over again, all the way from the original deed by the old Indian chief Walks-in-the-High-Grass, through every transfer, and re-partition, down to you. And that costs money. If you are the mortgagor of that lot from now till Doomsday, every three years the title will have to be searched clear back to old Walks-in-the-High-Grass, and you'll have to pay for it.

And there's the new mortgage has to be written, and the new bond, and the satisfaction piece, and the new insurance policy, which the title company holds, so that in case you are turned out into the world at three A. M. with nothing but your pajamas and a birdcage, the title company can collect and keep the money. The literary genius who composes the beautiful language out of his own head to fit into the blank spaces of the printed form is paid at about double the highest magazine rate per word. And there's the state mortgage tax laid to curb the insolence of the Money Power, and gracefully and easily passed on to you. And the notary public has to buy a new pair of shoes for the baby, and you contribute cheerfully to so worthy a cause. And there's the fee for recording, and the commission, and the charge for doing business. I am not sure for the moment whether you pay for the ink, and the blotter, and the wear and tear on the pen, or not, but I *think* you do. Your appointment is for 11 A. M. sharp, and you get there at 10:45 so as not to delay matters. It takes fifteen minutes to transact the business, and you get away from there at 6:17 P. M., having waited all that time, and having had to pay three dollars extra because it's after office hours. Oh, they're dandies!



BEFORE YOU GET THE BEDS UP OR THE GAS CUT IN, THE NURSERYMAN CALLS.

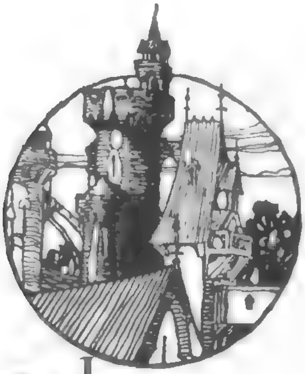
You're not supposed ever to pay off that first mortgage. If it's all free and clear, the property is ever so much harder to sell. Really "improved property" carries first, second, and third mortgages. The owner of the land has a little glass, homeopathic bottle in his vest-pocket. He keeps his equity in that.

Wouldn't you like to look over our house? It's just like those the builder showed you, but you get a better idea of it when the furniture is in it, and all. And another thing: It's better to buy a house that's been lived in two or three years. By that time the dampness is out of it, and it has settled *about* all it's going to, and the doors have been planed off top and bottom till they will come open without sticking, and the striking-plates have been moved up or down on the door-jambs as the case may require, so that the bolts will catch. Houses are built to sell, and if they'll sell that's all that's asked of them. I've got the place in pretty fair shape now, and you can bet if I ever buy another house I'll know what to look out for. I've just had it all repainted, and redecorated from top to bottom. That's why the window wouldn't open. I must go round all the sashes with a putty-knife and loosen 'em up. Don't you like the dining-room paper? I picked that out. Well, darn that decorator, anyhow! He didn't fix that crack in the ceiling after all. And I told him twice about that. Nice china-closet. Kitchen. Oh, by the way. Don't let me forget to stop in at the plumber's in the morning and tell him about those tubs. Maybe Mrs. Myers would trade you her day with Tilly. Yes, it's a mighty comfortable little house, all things considered. . . .

Say! You must know somebody that wants to get away from the noisy, crowded city, and own his own home in a nice neighborhood like this where values are bound to rise. Tell you what I'll do with you: You steer a buyer to me, and I'll give you the commission just the same as if you were a regular agent. There's $300 in it for you as easy as turn your hand over. Sure you can find one. They're born every minute. If he asks you anything about the assessment for grading, sewering, and curbing the street, tell him that won't be for three or four years yet. Maybe not then.

You want to go at him like this: "Why pay rent? What have you got to show for all the years you *have* been paying rent? A bundle of receipts. That's all. Whereas you might have been paying interest— Whereas you might have been buying your own little home, and then it'd be yours." Put it to him strong. Show him that this is his chance to beat the landlord's game. Make it clear to him that these speculative builders are all a lot of mud-heads that don't know enough to hang on to a good thing when they've got it. Instead of renting the property and making five per cent. on the investment, they short-sightedly let it get out of their hands and into the buyer's for six per cent., and he becomes a tenant that daren't move out, that keeps up the interest on the first mortgage, taxes, water-rates, repairs, and gets all the profits from the rise in land-values.

. . . Was that the bell? I must get a new battery, I guess. That one's about run out. Who? Rosinski? Rosinski, the real estate man? "Who's he got with him?" What do you care who he's got with him? Well, it's up to you. It's in your name, you know. If you want to get back to civilization . . .



WILL YOUR WIDOW GET HER MONEY?

The Weakness in Fraternal Life Insurance and How It May Be Cured

By HARRIS DICKSON and ISIDORE P. MANTZ

EDITOR'S NOTE.—We believe in Fraternal Life Insurance, but we know that the system has certain faults which the leaders of the associations have themselves long been trying to correct. This is our effort to help them. It has been read with approval by the highest and most thoughtful authorities in the fraternal field. The subject and the revelations of this article are of the utmost importance to millions.

ARE you an Ostrich? Greeting!

With your head stuck in the sand? Yes, that's the mystic sign of secrecy.

Do you belong to the Fraternal Order of Ostriches? Wear pink tail-feathers in the Grand Parade? Do you tote a tin sword for the Supreme Cockalorum? Sure, that's part of the fun of being an Ostrich.

Halt, and give the password!

"Snapeterish snapoterish volandigopeterish snapow."

Good! You have qualified. You are IT. Now we can talk as brothers.

You carry an insurance policy, don't you?—good as gold, as long as you live. That's it, just as long as you *live*. But when you die? Had you thought of that?

The Amalgamated American and Canadian Ostriches—that is, the fraternal insurance orders—to one of which you belong—are insolvent to the extent of *four billion* dollars, in round numbers. Nine fat, round ciphers behind a figure four—that's round numbers. Baseball fans call them "goose eggs." But these eggs are bigger than that; they are ostrich eggs. When the sun shines on them, they are bound to hatch; they won't hatch ostriches, but they will hatch trouble—just as sure as the sun shines.

Four billion dollars is the amount by which your present and prospective liabilities exceed your present and prospective assets. Does that make you sit up and take notice? Maybe you don't believe it. Very well, stick your head back in the sand and keep on thinking that your family is provided for. Of course, if you die pretty quick your policy will be paid. But if you live a long time you'll find that the Fraternal Order of Ostriches is an institution for those who die young. Die in haste and collect with speed—then your widow is all right. If an Ostrich joins at sixty, and promptly shuffles off—he wins. The young Ostriches pay for it. That may be "fraternalism"; but it is not business. If a chick joins at twenty-one and lives to be forty, he outlives the order. *For the average life of an Order of Ostriches is fifteen years.*

In the past forty years 3,500 mutual co-operative and fraternal insurance orders have been launched in this country, and have attempted to give their members life insurance at cost. Three thousand of them have failed, after an average career of fifteen years. This means that the members of these associations who were fortunate enough to survive, paid their assessments for fifteen years, and then the order failed. Those who died first got their money, so to speak.

Yet you are insolvent to-day, you Ostrich Orders, because you want to be insolvent. For you are strong, not weak. You have eight million members—sturdy, industrious workingmen; you have capable and honest officers, and a most admirable system. More than that, you have a soul—something that the giant insurance corporation has not. Your soul lies in your fraternal spirit—powerful, unconquerable, and beyond price.

Do you realize what a giant bird you are?

You represent more than one third of the entire population of the United States of voting age. You count more males of voting age than there are in thirty-eight states and territories—with the army and navy thrown in for good measure. You can muster an army greater than the combined war strength of Germany, France, Russia, Austria-Hungary, Italy, Great Britain, Japan, and Turkey. So consider what a stupendous ruin will result if you keep your head in the sand and let this magnificent organization go to pieces.

This enormous army represents the middle-class workman, the salaried clerk, the farmer, the artisan, the country merchant, and the laborer, all attempting to insure their helpless broods against abject poverty. Rich men insure in the big companies to create an estate; poor men insure in the fraternal orders to create bread and meat. It is an insurance against want, the poorhouse, charity, and degradation.

Yours is in the highest sense the popular insurance. Your members are the prudent and sober men who are making America. *You* have built this magnificent system. You manage it as a great democratic institution; you elect your officers and direct their efforts. It lives by your wish, and dies by your negligence.

Don't cast this aside branded an "attack by old-line companies." It is no such thing—it comes from your friends, who have taken great pains to inform themselves. They believe that the old-line companies cannot possibly compete with you in your chosen field. They are conducted for private profit, which your organization is not. You have the true fraternal spirit, and, above all, *honesty.*

Suppose your friend puts his arm around your shoulders and says: "Look here, old fellow, we are not doing business on a sound financial basis"—would you resent it? Then suppose he suggests that you read the reports of your own Grand Lodge and see if your own officers have not been warning you for years. That is what we want to do. This article—let us hammer the idea home—is written by your friends for the purpose of helping you. If you take it in a spirit of antagonism, we need not try to point out the trouble.

The trouble won't come to-day, nor to-morrow, possibly not next year. But it *will* come with mathematical certainty. Nobody can tell you when you are going to die, to-morrow or fifty years hence. But the mortality tables will show, almost exactly, how many men at your age, out of a million, will die this year. Nobody knows what individuals may draw the black prizes in this lottery of death—but a fixed number of prizes is distributed each year. And the order must pay these prizes as soon as they come out of the wheel.

The 557 fraternal beneficiary societies in the United States and Canada have an aggregate membership of eight millions, and represent insurance to the staggering amount of nine billions of dollars—yet they would be able to pay less than fifty cents on the dollar. True, these prospective liabilities are not due, but they must infallibly mature. *You* constitute the assets, and the *debt due your family* constitutes the liability. Your assets are paid in monthly instalments by thousands of members, while your obligations are of the kind that mature in the future; and *they have scarcely begun to fall due.* You have plenty of cash for present needs, but the cash does not belong to you. It is mortgaged to pay future debts, year by year, in ever-increasing amounts.

Why will these debts increase each year, even though your membership does not increase? For the simple reason that old men die faster than young men. As your order grows older, the members grow older, and the law of nature is that they drop off—ten to-day, twenty to-morrow, thirty the next day. That is a fixed fact. If you do not reckon with it, it will reckon with you.

For 1907 you collected 126 millions of dollars, and paid ninety-four millions in losses. Your expense ratio was surprisingly small, for your officers are both honest and economical. I mean the genuine fraternal orders, not the fakes—of which there are many. For instance, the expense rate of different orders varies from two per cent. to more than fifty per cent. You have assets aggregating 125 millions and present liabilities of less than 14 millions. During the year more than a million new members joined your ranks, taking out 1,271 millions of insurance. That is to say, you added that many millions to a future debt which is already greater than you can pay. By the immutable laws of mortality, these members are going to die within the next forty years, and you must pay their widows. What are you going to pay with? It would take an income of 126 millions each year for *seventy years* to discharge this stupendous liability of nine billions. But you will not have the income, because the members will live an average of but forty years, in which time more than one half of those now insured will have died, and the average future income from premiums will, therefore, have been reduced by one half. New members will not supply the deficit. Each of them pays a little cash to-day, and piles up a bigger mortgage for to-morrow.

If the last Ostrich now insured would be considerate enough to live and pay dues until January 1, A. D. 2059, you would come out square. Otherwise you go broke.

Photograph by Freeland, Toronto, Canada.

DR. ORONHYATEKHA,
THE LATE SUPREME CHIEF RANGER OF THE INDEPENDENT ORDER OF FORESTERS, FROM JULY 1, 1881, TO MARCH 3, 1907.

How did this flock of Ostriches happen to happen? Naturally enough. It grew out of a popular demand for cheaper life insurance. The old-line companies charged such high rates as to place their protection beyond the reach of the laboring classes. They collected in premiums more money than was needed to pay their losses, and with the excess built up a large "accumulated reserve." But the reserve was a trust fund deposited by the insured for the purpose of maturing his own policy, as the increasing probability of death came nearer to being a certainty. In case the insured suffered his policy to lapse, he should have been entitled to a refund of this excess of his premium. But there was then no law to compel the insurance companies to give it back, and they naturally desired to keep it. So they did, because they were in the business for profit. Thus these life-insurance companies accumulated vast funds, which in some instances, a few men spent in extravagances and excessive salaries, or hazarded in all sorts of frenzied speculation. And all the while this money belonged to the policy holders. That is what raised such a row, and caused the general shake-up in insurance circles—not the insurrection of 1905, but another one, away back in the seventies.

But the main thing was that a simple, everyday policy to protect Sally and the children cost a whole lot more than Sally's husband could afford to pay.

Out of this demand for cheaper insurance grew the coöperative life association—a sort of mutual, profit-sharing concern. This idea had been long brooded upon; it began to hatch in this country as early as 1859. The coöperative life associations at first did not have a fraternal handle, but many of them were attached to some already established fraternal order without an insurance provision.

The men who founded these life associations were direct and straightforward. They saw the evils of the old system, and tried to correct them with a new. Wholly ignorant of the principles and science of life insurance, they went to work with a broad-ax when they should have used a scalpel. They eliminated

JOHN JORDAN UPCHURCH,
FOUNDER OF FRATERNAL LIFE INSURANCE.

the principle of an accumulative reserve, and so made the business more simple, far cheaper, and free of all temptations to dishonesty. The idea was to collect only for losses as they occurred and when they occurred.

There could be no controversy as to how the profits should be divided, because there would be no profits. A policy holder was charged the cost of carrying his risk, and no more. Holders of lapsed policies had no rights, because they paid as they went, month by month, and there could be no wrangle over a reserve which each kept in his own pocket. The theory was beautiful—to retain all the advantages and cut out the disadvantages of old-line insurance. It took a long while for the promoters to learn that no man can get something for nothing.

In these coöperative assessment associations, when an applicant received his policy it was with the understanding that he was entitled to renew it every year for the balance of his life, and at the rate fixed at the age of entry. This was a desirable feature of the old-line contract, and no reason occurred to the founders of the coöperative system why *they* should not use it.

Just how it came about that they adopted a uniform rate of assessment for all ages, it would be difficult to tell, in view of the established precedent of old-line, or commercial, companies in grading the rate according to entry age. But this idea of equality was extremely popular; to their minds it was synonymous with fraternity, and they swung on to it. The original plan was for each member to contribute, say, one dollar upon the death of one of his fellows, and the proceeds of such assessment were to be paid to the beneficiaries of the deceased member. When an association had a thousand members it was found that, by levying an assessment of a dollar at death, it could pay a full benefit of $1,000; and, also, that the number of assessments was not averaging more than six to eight a year. So that the cost of this coöperative protection, at all ages, was not more than about eight dollars a year per thousand dollars, the management expenses being nominal—not more than ten per cent. of the mortuary assessments. The lowest rate heretofore quoted by the commercial companies had been about eighteen dollars, and the average for all ages about thirty dollars.

Here was a discovery as startling as it was remarkable. All the arguments of actuaries and experts and old-line solicitors could not convince these associations of the unreality of the thing they thought they saw demonstrated before their very eyes, viz.: the possibility of securing an estate of $1,000 at death for the payment, during life, of annual assessments of from eight to ten dollars. The cheapness of it was fascinating.

What happened? All went merry as a wedding bell, until suddenly these associations struck a succession of snags: Members began to die, and kept on dying. The most surprising deaths occurred—people who had never died before. All the diseases in the almanac developed among their members—especially as they grew old. Failures commenced in less than five years after the first association had been founded. Assessments began to increase to meet increasing mortuary losses.

Some of the associations had admitted members as old as sixty-five years—which greased the toboggan slide for those companies. This put them twenty years nearer bankruptcy than the company which had limited entrants to forty-five years. When the assessments of a particular company reached such an amount that it no longer appealed to the public as "cheap," some rival association started up, and took the youngest members away from the old one. The old company with the old members busted. Then it watched the other one bust a few years later. For a while they went off like a pack of firecrackers.

This system of coöperative assessment insurance through commercial associations was at the zenith of its career in 1892. At that time three hundred associations had 3,309,079 policies in force, insuring a total of almost seven billions of dollars. Since then the number has rapidly declined. Almost all of these three hundred associations have failed, or have been converted into old-line companies.

Upon this mass of ruins were built the modern fraternal orders. With them the remorseless disintegration of time has not yet set in. They are young, their members are young; the constant infusion of new blood keeps their hearts beating strongly. Their members have not yet caught the chronic dying habit. In one respect they profited by the experiences of the commercial companies—they limited new entrants to fifty-five, fifty, or even as young as forty-five years of age.

But there is another and more powerful reason for their superior vitality. It lies in the soul of them—their greater sincerity, the truer spirit of philanthropy, the sterling integrity, and the unselfish motives of their founders. They preach and they practice the sentiments of brotherhood, mutual self-help, and charity; that is the tie which holds them together. No sordid business consideration could be so powerful as this. The Ostrich loves his order, and by the grace of God he will support it. . . . But he still insists that it shall give him something for nothing.

The first, and for many years the most prominent, benevolent association was the Ancient Order of United Workmen. This big egg hatched all the little Ostriches. In October, 1868, John J. Upchurch called a meeting at Meadville, Pennsylvania. There were a few merchants, but most of the men came with smudgy faces and callous hands—big, brawny laborers and mechanics of the

Photograph by Barnes-Crosby Co., Chicago, Ill.

HEADQUARTERS OF THE MODERN WOODMEN OF AMERICA, ROCK ISLAND, ILL.

Atlantic and Great Western Railway. "Father" Upchurch had been a failure in many things. His life had been bitter and disappointing. But adversity had given him a keen conception of the needs of his kind, and filled him with a love for humanity such as inspires few men. This proved to be his life-work, but he was late in reaching it.

Father Upchurch was a fair type of the sympathetic, compassionate men who have founded most of the fraternal orders. But they did not understand the intricacies of the life insurance business; they fell into many and pathetic errors, which have been perpetuated and built upon as self-evident truths. And after these errors had been preached by the founders and officers of the orders for more than twenty years, it is little wonder that the average Ostrich, with his head in the sand, was unable to see their fallacy when the first crop of failures began to be reaped. What little reform has been accomplished in the direction of placing the orders on a basis of solvency has been literally crammed down the throats of the members while they struggled in violent protest against taking the dose.

What, after all, is the matter with these organizations—Why are they insolvent? The actuary diagnoses the disease and says: "You do not collect enough money to pay as much as you promise. You must either collect more or promise to pay less." Sure, even the sick Ostrich knows that. That looks easy. But the easy things are sometimes the most difficult to do, as we shall see.

Photograph by The Blakslee Studio, Rock Island, Ill.

C. W. HAWES,
HEAD CLERK OF THE MODERN WOODMEN OF AMERICA,
ROCK ISLAND, ILL.

To understand the trouble we must examine the history of the cure.

Long before the advent of the modern life insurance fraternity, the Masons and Odd Fellows had built a fraternal system upon the foundation stone of mutual aid, and protection to widows and orphans. Later, as already explained, associations operating in connection with them, or using their names, began to extend this idea far beyond a mere provision for funeral expenses, and added a life insurance feature—as early as 1859. After these had led the way, they were followed by a host of others throughout the country.

After a few years of operation something went wrong with the works. They began to rattle and clash and knock holes in themselves. The more prudent and wiser heads of the assessment associations set about finding the loose screw. In 1876, the coöperative associations formed an alliance for defending themselves against adverse legislation. This was known as the National Convention of Mutual Benefit Associations. Such an alliance was necessary for self-preservation when it became obvious that the old-line companies were employing legislative lobbyists to kill off the system. Incidentally, the annual gatherings of this association became an important educational factor.

At the fourth convention, in 1879, D. S.

Early of Harrisburg, Pennsylvania, took hold of the sore place in the system, but it hurt so much that the members made him let go. "It cannot be denied," he argued, "that many associations and societies that attempted to afford to their members the benefits of life insurance on the assessment plan have failed. There must be a cause for this failure, and wisdom dictates that we carefully inquire into the cause and avoid it.'' He concluded that the cause lay in the fact that they assessed all alike, compelling a member aged twenty years to pay as much each time a death occurred as did one aged sixty-five years.

Photograph by Victor Georg, Springfield, Ill.

EX-LIEUT. GOVERNOR WILLIAM A. NORTHCOTT, PAST HEAD CONSUL OF THE MODERN WOODMEN OF AMERICA.

The committee to which this matter was referred thereupon suggested the adoption of the plan of graded assessments as the most equitable. Then they buried the whole subject, because the idea was too unpopular to be kept in sight. For they had in force at that time more than two hundred thousand policies upon this level plan. And members clung tenaciously to the fixed rate of assessment as a vested privilege of past membership. Custom and precedent had given this almost the force of law. The masses have as firm a grip on vested rights as the privileged classes.

Under the form of contract, a majority of the members had a conceded right to change the method or amount of assessments; but it was not regarded as good business policy. The older members, realizing their advantage, would not listen to abstract arguments of equity. Younger members would be equally disgruntled, for that would only be a forecast of what might happen to them when they grew old. Commercial companies had persistently predicted that the cost of assessment insurance would increase with advancing age, and the officers of assessment associations did not feel that they could afford to admit it by changing from the system of level assessment to the more equitable one of graded assessments. Every "attack of old-line companies" on the inequality of the existing plan only irritated them, and made them more deafly determined not to recognize the long-established principles of the mortality tables.

So the matter was buried by reference for further consideration to a committee, of which J. A. Stoddard, of Chicago, was a member. But it rose again in a more menacing form at the next annual convention. Mr. Stoddard was a man of more than average ability; he was a student and thinker. He managed a prominent Masonic fraternity, and had the advantage of practical experience. For the ensuing twelve months he investigated insurance principles, and at the next annual Convention exploded the second bomb. "Following closely upon this question of graded assessments," he said, "comes another of kindred nature and equal importance. THIS IS THE QUESTION OF ADVANCING RATES OF ASSESSMENTS AS OUR MEMBERS GROW OLD."

The idea was preposterous. Here was treason, heresy, and idiocy combined. It was contrary to every doctrine of coöperative insurance preached since its foundation. It destroyed the very germ of fraternal popularity. Even the trustees of his own association would listen to no such folly. They did not burn him at the stake, believing him mentally irresponsible; but they scorched him a good bit. And, with 50,000 members of the most intelligent and prosperous classes that had ever been combined in a single society, their association failed in 1900.

In 1885 the leading fraternal insurance orders, the better to distinguish themselves from the commercial assessment associations, organized themselves into what has since been known as the National Fraternal Congress, an advisory body in the matter of plans, methods, policy, and legislation. For twenty-five years they have met in annual session for the interchange of views, the discussion of business conduct, and the molding of fraternal insurance legislation. This Congress has been a tremendous educational force, extending into every village and hamlet of the country. Representing eight millions of men of all classes, its legislative committee has been the absolute dictator in legislation providing for the incorporation and regulation of such orders.

From its first session the paramount topic has been this one of adequate rates for benefits promised, and improvements in the direction of greater security.

At the sixth session the Committee on "Good of the Orders" skated again on the thin ice of recent failures, and reported: "However much we may feel inclined to ignore the foregoing and term it an attack by old-line companies, the fact remains that in the near future this question of guaranteed protection, or reserve fund—call it by any name you will, so that its meaning is clear—will have to be met and dealt with."

But if they met it, they made a misdeal. It came to sit with them at their next session, in 1893.

Mr. J. E. Shepard, a delegate from Lawrence, Massachusetts, had been connected with the Massachusetts Insurance Department. He knew what he was talking about, and made a declaration no less startling than the Stoddard ultimatum of thirteen years before. He said:

"This assessment at age of entry, continuing through life, is wrong in theory, and therefore unsound in practice."

In May, 1898, one of the writers of this article, Mr. Mantz, at the invitation of Major C. W. Hawes, Head Clerk of the Modern Woodmen of America—then, as now, a giant in numerical strength among the fraternal insurance orders—met with a committee of the Executive Council of that order to present a plan of rate readjustment. Even at that early date, Major Hawes had

JAMES E. SHEPARD, AT ONE TIME SECRETARY OF THE ORDER OF THE PILGRIM FATHERS. HE MADE THE DECLARATION TO THE MEMBERS OF THE NATIONAL FRATERNAL CONGRESS THAT ASSESSMENT AT AGE OF ENTRY AND CONTINUING THROUGH LIFE IS WRONG IN THEORY AND UNSOUND IN PRACTICE.

HEAD OFFICES,
ANCIENT ORDER OF UNITED WORKMEN,
MEADVILLE, PA.

made a sufficient study of life insurance to convince him that the system of rates of his society was inequitable, inadequate, and could lead only to ultimate decay. A hundred thousand recruits were flocking into the society each year, and a large proportion of them would be disappointed. He was convinced that his sacred duty lay in finding out what was wrong in their financial system and inducing the members to correct it. But the ExecutiveCouncil, more absorbed in the fleshpots of to-day than in the welfare of its constituents to-morrow, declined to discuss rate readjustment, either intelligently or otherwise. Their official positions depended upon the suffrage of the members. Rate readjustment was unpopular, it continues unpopular, and many elective officers are afraid to chirp. For the Fraternal Ostrich, with his head in the sand, still insists on getting something for nothing.

Agitation and education continued. The National Fraternal Congress at its 1897 session appointed a special committee to "prepare tables of rates," etc. This delicate task was confided to Messrs. H. C. Sessions, Frederick A. Draper, D. P. Markey, and James E. Shepard. A year later they reported "The National Fraternal Congress Table of Mortality." This was the beginning of the end of delusions as to the true cost of life insurance. It upset all former theories as to the real nature of the insurance they were giving, and how the assessments should be fixed. But it proved only a preliminary skirmish. Not even the officers of all the orders could be made to see the facts revealed by this investigation.

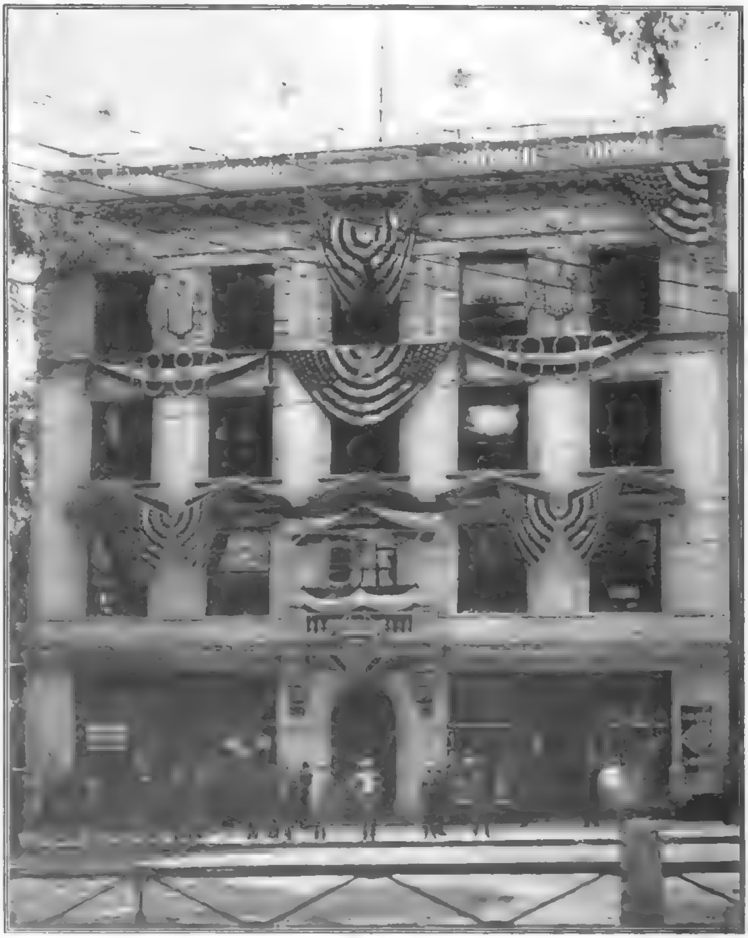
It remained for ex-Lieutenant Governor Northcott to rouse war at the session of 1900. He was Head Consul of the Modern Woodmen, the largest and most rapidly growing of the orders, and spoke with authority: "For thirty-two years we have been furnishing term insurance. Your societies have carried the membership to a certain age and carried it cheap, and not as whole life insurance. When the membership got old, the society got old and began to die. We can go ahead with new societies being organized and repeating the experiment of the thirty-two years of the past. Is there any necessity for that experiment in killing off the old societies?" His most startling conclusion was that the plan *made no provision for the insurance of old men;* that fraternal insurance protection was intended only to protect dependents during the productive period of life; that only along those lines was the system practical; and that only in applying the principle of term protection could the societies continue to give insurance cheap.

Mr. Stoddard had advanced the same idea twenty years before—and was smiled at as being harmlessly demented. Thirteen years later, Mr. Shepard attempted to demonstrate it—and barely escaped. By the time Governor Northcott took it up, the subject was not only irritating but dangerous—and the members went after his scalp.

Governor Northcott set about bringing the issue squarely before the members of his order. At the 1901 session, the Head Camp appointed a committee of five to prepare a plan to be acted upon by the Head Camp in 1903, "that will, as nearly as possible, meet existing conditions, and at the same time insure the stability and perpetuity of the society." The resolution further provided that the plan should be approved by the Executive Council and published in the official organ of January, 1902, to give the members ample opportunity for discussing it. Out of this resolution grew the most remarkable campaign of popular education on life insurance principles ever conducted in this or any other country.

For more than six weeks the committee wrestled with its problem, under the guidance and direction of an actuary. The Executive Council, composed of the Board of Directors and Head Consul Northcott and Head Clerk Hawes, were placed on record as approving its report that:

"THE COST OF LIFE INSURANCE IS DETERMINED BY THE AGE OF THE INSURED, AND INCREASES WITH ADVANCING AGE"—a long-established axiom in life insurance science, upon which all sound life insurance has since been founded. The consequent corollary of this truth, as then stated by the Woodmen Read-



Photograph by Donnelly Studio, New Haven, Conn.

HEADQUARTERS OF THE KNIGHTS OF COLUMBUS, NEW HAVEN, CONN.
OVER FIVE YEARS AGO THE KNIGHTS OF COLUMBUS ADOPTED A STEP-RATE PLAN—THE RATES INCREASING AS THE AGE ADVANCES.

justment Committee, was that safety and equity in life insurance rates demand either that the rate of assessment be increased with advancing age; or, if the rate be fixed at entry age, that the risk be artificially reduced by the accumulation of a mathematical reserve, increasing in amount as age advances, unless the policy is reduced in the amount of benefit payable as age advances. If the rate would not pay the benefit promised, then the rate must be increased or the benefit decreased.

The committee concluded that the term, or a modified step-rate plan, would best meet the needs and requirements of the membership; but a level rate option, with mathematical reserve, was regarded as perfectly feasible.

For an entire year the campaign of education was waged through the official organ; special publications dealt with every side of the subject. Tons of pamphlets were circulated through the mails; lecturers spoke in the lodge rooms; special meetings, conventions, and gatherings of the leaders were held. Every method and art of persuasion was employed by Governor Northcott and his associates to let the members know exactly where they stood. And with what result?

The members set up a bitter, vehemently passionate protest of dissent. It was only by sacrificing himself and abandoning his plan of readjustment that Governor Northcott managed to save the entire administration from being swept out of office. They got the Governor's official scalp and stuck it in their belts. Then they got out their tomahawks, put on their war paint, and gathered in some 300,000 additional members to help carry the burden of the ever-increasing number of old men, many of whom are paying less than one tenth of what it costs the society to carry their protection.

In October, 1909, Major Hawes, Head Clerk of the Modern Woodmen, presented to the Executive Council a most exhaustive report which demonstrated how much more acute the conditions had become since 1902—notwithstanding the addition of 250,000 members. He urged upon the Executive Council to present these facts to the members, and to bring the question up again for consideration at the 1910 Head Camp meeting. But this question had destroyed other officials who touched it, and beside, the fleshpots were to be made more delectable in 1911; so they let it alone. The report of Major Hawes was received by the Executive Council—and placed on file.

Realizing that the Fraternal Ostrich will not pull his head out of the sand and see the dangers that beset him, men truly interested in his future welfare are attempting to save him from his own folly. A strong effort has been made, within the past two years, to pass legislation making it compulsory for a fraternal order to fix rates that are equitable, and sufficient to pay all losses under the terms of the contract.

But how are you going to have such laws passed if the thousands of voters who constitute the membership of these fraternal orders are opposed to them? If the political issue were raised by candidates for the legislature, the mere suggestion of "old-line insurance attack" would be sufficient to defeat them.

The other plan is to correct the evil within the orders by amending the organic law—a procedure which is within the power of the majority of the members—so that the insurance of all members over fifty-five or sixty years shall cease, unless they are willing to pay the actual cost of carrying their risk at such age. Increase assessments on all members with advancing age, unless they prefer to pay the equivalent artificial level rate, and accumulate a mathematical reserve. "But," the objection is raised, "this freezes out our present members who are past sixty, and all members who in the future attain that age."

This does sound harsh; it is drastic. But is it unjust from a cold-blooded business point of view? Sentiment has done much in the building up of these organizations and will continue as an important factor in their future usefulness to the individual and to society. But the history of coöperative effort is strewn with the wrecks of ventures in which sentiment was substituted for sane and sound business methods.

Freezing out the old members is neither unjust nor inequitable. *No member beyond sixty years of age is now paying the actual present cost of carrying his risk.* No member has acquired any vested right to have his insurance continued for his whole life, or at a fixed rate of assessment. He occupies the precise situation of a man who has insured his house against fire, paying a fixed premium year by year. He has got what he paid for as he went along—namely, protection. Now suppose somebody builds next door a powder magazine, thereby increasing the hazard; the fire insurance company raises its rate, and the owner of the house cannot complain. Advancing age increases with inexorable certainty the hazards of a life insurance risk, and this must be provided for, or the company fails—with inexorable certainty. The powder magazine may never blow up, but death is the one thing that will surely come. If this mathematical increase of the company's risk be not provided for by raising the rates, then the concession must be charged to a gracious benevolence, to the splendid spirit of fraternalism which animates these orders. It cannot be defended upon any principle of abstract justice. But if the order cannot pay its just debts, benevolence and charity may become improper. No man has a right to give away in charity that which does not belong to him. If the order cannot pay its just debts in the future because it now attempts to carry a few old members at less than cost, then this benevolence becomes a colossal fraud upon future widows and orphans.

Here is another thought in this connection: The original purpose of fraternal insurance was to insure the *productive energy* of its members; to provide a substitute for wage earners when the earning arm was withdrawn; to provide for helpless young children and widows. When a man passes fifty-five or sixty, his family, as a rule, is no longer dependent upon him. He is, to some extent at least, beyond the producing period of life. The law of nature has reversed the dependence; his children have grown up; the weak have become strong, the strong have become weak. His death benefits are payable to able-bodied heirs, while the death benefits of the man of thirty are payable to young widows and babes in arms. It is well enough for an Ostrich to look at every side.

Since those memorable sessions of 1898, 1899, and 1900, the managers of various orders have moved heaven and earth to bring about reform in their financial systems.

About one fourth of the orders have entirely succeeded, but with such a loss of membership and confidence that the end is not yet certain. Perhaps an additional one fourth have partially succeeded. But those orders which include the great mass of the eight million members stand upon no firmer foundation in the matter of adequate rates than when the system was first founded. They are self-governing bodies, and reforms cannot be carried through without their initiative or voluntary consent. It is up to the members of these orders to decide whether the fraternal system of life insurance shall live or die. If such an order as the Modern Woodmen should succeed in reforming its plans along scientific lines, with the approval of the members, then it would have been proven that the people are capable of rationally and safely conducting a vast coöperative enterprise. If such an order, with its million members, should fail to apply the plain business principles necessary to perpetuate its career, then the probabilities are that this whole movement of fraternal protection and mutual self-help would fail.

But they must not fail. Twenty millions of widows and orphans must not lose that bulwark of nine billion dollars which now stands between them and abject poverty. The working classes must not lose the protection which they have so well and economically provided through these orders. The laborer must not lose his sense of security and independence. But above all and beyond all, the fraternal spirit itself must not be destroyed. Nothing could possibly replace the sentiments of human brotherhood and mutual self-help inculcated by these 500 organizations in more than 100,000 local lodges, in every village and hamlet of our country. The effort expended to build up this institution for the Common Good could never be recovered. Confidence in their own ability to overcome the hardships and evils of their own condition could never be restored in this or future generations of the working classes.

Is the general public concerned in the failure of these orders? Almshouses and orphanages would have had to be erected to provide for some of the destitute widows and orphans of 80,000 members who died last year, but who were provided for by the distribution among them of ninety-four millions in benefits. This does not estimate the additional aid given to thousands of other members in sickness and distress. Money cannot measure the comfort and consolation of the kindly hand. The Fraternal Ostrich must not fail. He is a powerful bird; his kick is mighty and will prevail. But he must jerk his head out of the sand and quit kicking the wrong way.

THE STUFF OF HEROES

By DONAL HAMILTON HAINES

Illustrations by Herman C. Wall

ABOVE the steady grinding of wheels through sand, and the straining creak of harness taxed almost to the breaking point, rose the voice of Ezra Butters, teamster of the first blue-bodied wagon of the long train:

> Oh, Beulah Land, sweet Beulah Land,
> As on thy highest mount I stand!

There was no variation in Butters's selections. Two members of the cavalry escort, who had been relegated by fate to positions in wagons two hundred yards distant from Butters's, estimated that Ezra had sung that particular gospel hymn every quarter of a mile for thirty miles. They were tired of the racket, and, had it not been for the fact that an army needs teamsters for various purposes, they would probably have shot Ezra while he sang, both of them being short of ethical scruples.

Even Lieutenant Cadman, in the advance party, could hear the hoarse voice and was annoyed. "Why is it," he asked of Stevens, his second in command, "that there is always something offensive about a teamster? They invariably sing or do something equally bad."

"Probably," suggested Stevens sagely, "because the teamsters as a rule are such an exquisitely rum lot of beings."

"I know it," agreed Cadman. "They're a worthless lot. They can drive horses, grease axles, and that sort of thing. As long as you keep them far enough from the firing line, they're all very well; but let one bullet whistle overhead, and they're cutting the traces and getting away, leaving the wagons where they stand."

"Never yet," supplemented Stevens, "have I known one to be equal to an emergency—outside the four sides of his wagon."

Butters did not look like a man who would deliberately sing gospel hymns, nor did his attitude express any degree of devoutness. He lolled at ease on the hard seat of the wagon, his long legs hanging over the low dashboard, his felt hat pushed on to the back of his head. The sweat rolled down his cheeks and matted his long, unkempt mustache. From time to time he struck the plodding horses mercilessly with his long whip, accompanying the act with much profanity. The horses, worn by long miles of plodding, almost crazed by the steady, burning heat, were incapable of any greater efforts and only quivered under the strokes of the lash.

On every side of him stretched interminable reaches of yellow sand, with the little blue dots of the cavalry escort pricked out against the yellow skyline. Behind Butters's wagon the others extended across the waste in a long line, like a gigantic snake. Sprawled out in an effort at ease on the blue boxes of ammunition in the wagon, back of Butters, lay a trooper whose horse had gone hopelessly lame earlier in the day. Ezra had attempted to engage this man in conversation, but he had proved taciturn. Wearily the teamster's eye roved about the hideously monotonous landscape; not a feature of it changed. The cavalry escort was always just as far away, the next wagon just as far behind. The chances of the speech which Butters craved were as remote as ever.

"Oh, Beulah Land——" he commenced.

The trooper behind him rolled over on the boxes with a groan of misery. "If you start that again," he warned, "I'm going to throw you into the desert!"

Butters stared at him weakly. "All right," he said. "I won't; but if you was to whistle a bit, I dunno's I'd mind."

"Why in blazes should I whistle?" demanded the trooper angrily. "There's no reason for it!"

"Well," explained Butters, "I've heard the same sounds now for three days, an' I'd like a change."

The trooper grunted and rolled back on to the boxes. Butters looked at him longingly, but the man seemed to have passed again into the state of absolute quiet which he had maintained for hours. Again Butters's eye wheeled around the glaring circle of the horizon in search of something different—and failed to find it. He was on the point of singing again when he recalled the trooper's threat. A glance at the angles of the man's chin did away with any thought of the possible emptiness of the words. Ezra considered calling out in his lonely misery to the man on the next wagon—only to remember that he was deaf as a post. He looked appealingly at the prostrate cavalryman. The man's eyes were open. Butters whipped his horses, swore forcibly, relapsed into silence for five interminable minutes, and then said over his shoulder:

"Was you ever in Three Rivers, Michigan?"

"No," answered the man drowsily. "Why?"

To Butters that single interrogation was worth everything. It meant a break in the monotony—a chance for speech. He crossed his legs and thrust an empty pipe between his teeth to increase his feeling of comfort.

"Well, sir," he said importantly, "I lived there. The finest little town you ever saw."

He waited breathlessly for the trooper to answer. He did not, but he neither closed his eyes nor ordered silence, and Ezra took heart.

"Used to drive a truck for the Sheffield people," he went on. "Drove that truck every day for five years. Yes, sir, never missed a day in five years! Them Sheffield people is a great bunch; always give us Saturday afternoon off! An' you've never been there?"

Just the shadow of a smile crept around the trooper's mouth, and he answered, imitating Butters's sober tone: "No, sir, I never have!"

"Well, well," commented Ezra, and then he launched with his full powers upon a description of his native heath, and of the thirty odd years of his colorless life. The trooper lay stretched out at full length under the rain of trivialities and tried to sleep, but Butters's nasal tones were not soothing. Now and then he drowsed away, but Ezra's voice would rise and the unhappy trooper would awake into the glare of the sand and the sky with a start. Finally he sat bolt upright and faced his tormentor.

"For Heaven's sake!" he ejaculated, "sing 'Beulah Land' or anything else! There may be two people in the world that care about hearing that; but who in blazes cares about whether your boss gave you five or six dollars a week? *I* don't!"

The trooper slid abruptly over the tailpiece, and Butters saw him climb into the next wagon.

"Now I wonder," he mused, "what's the matter with him. Heat, I guess. I was just tryin' to 'muse him!"

He relapsed again into uncomfortable silence, and abuse of his horses. The line of wagons crawled on across the plain, following only the shifting, shallow ruts which had been cut by other trains before them. Butters drooped his head and silently regretted the moment in which he had thrown away a job and the proximity of Dolan's free lunches because the government offered him more than he had been getting.

At the head of the column, Lieutenants Cadman and Stevens began consulting their watches and assuming expressions of care and thoughtfulness. It happened that it was Cadman's first independent command, and his responsibilities rested heavily upon him.

"It's time we came in sight of timber," said Stevens.

In reply Cadman held up a hand for silence, and both checked their horses and listened. The creaking of axles sounded loud behind them in the hot silence, but far in front there throbbed another sound—a sound that they both knew.

"They're at it!" shouted Cadman. "And the Lord knows how long they've been at it!"

Stevens scratched his head in perplexity. "Now I wonder what we ought to do," he mused. "Run our wagons right smack into the fighting and risk getting in the way or even losing them? Or just sit tight here and wait for something to happen?"

In the inmost recesses of his being, First Lieutenant Cadman was perplexed by the same question; but he had no intention that Second Lieutenant Stevens should guess it. Indeed, he welcomed the manifest perplexity of his subordinate.

"My orders," he said, with a certain amount of stiffness, "are perfectly explicit. I am to bring up this ammunition with all possible speed—and that's what I shall do. Lieutenant Stevens, will you order the rearguard to close in, and decrease the intervals between your flankers?"

Stevens saluted and rode away, while the wagon-train, men and beasts pricking up their ears at the sound of the distant firing, ploughed steadily on through the sand. As

"OH, BEULAH LAND, SWEET BEULAH LAND,
AS ON THY HIGHEST MOUNT I STAND!"

Stevens passed the first wagon, Butters shouted at him:

"Say, we ain't goin' up where all that racket is, are we?"

At the moment Stevens's contempt for teamsters was intensified by a certain irritation at the sudden stiffening of his superior's discipline. Butters's question hit him across the grain.

"You'll go where you're ordered," he snapped.

The wagon-train assumed a more compact form. The members of the escort closed up on the flanks and at the rear, while a few troopers scouted still farther out on the plain. Stevens and Cadman endeavored to be everywhere at once, searching zealously for some danger to be met and avoided, but they encountered nothing save the increasing sounds of firing ahead. To increase the compactness of his column, Cadman drew his wagons into two lines, and Butters found himself driving beside the deaf teamster. This was an added grievance, but he remembered the trooper in the back of the wagon.

"They won't make us get into this, will they?" he called across anxiously.

The trooper stuck his head above the side of the wagon and glowered at him. "This battle," he growled, "was designed and is being carried out solely for the torture and destruction of teamsters."

Butters stared at him vacantly and shook his head. "I hired out to drive my team," he objected. "I ain't no soldier."

The sandy nature of the ground changed somewhat, and a thin growth of bushes and stunted trees appeared. The ground commenced to slope, and the surface grew rockier. Gradually the glare of the sun decreased, and men and horses gasped their relief.

Butters took the empty pipe from his mouth and gazed into the bowl despairingly. "Ain't got any 'baccy, have ye?" he called across to the cavalryman.

The other shook his head. "There's plenty of it up where they're fighting, though," he added with a grin.

Butters appeared to consider the matter deeply. "I guess they can keep it," he said finally.

Mingled with the distant roar and crackle of the firing came a new sound—a deeper, steadier roar. Cadman heard it and scowled.

"The river's higher!" he muttered.

The column hurried forward, spurred on by Cadman's nervous orders. A trooper from the advance party came riding back to where the two lieutenants were holding a hurried consultation.

"The bridge is gone, sir," he announced.

Cadman stared at him incredulously. "Gone?" he demanded. The trooper nodded. Cadman and Stevens looked at each other and then at the trooper, as though he were the cause of the disaster.

"We'll have to wait, that's all," Stevens said.

"There's a signal corps man on the other side of the river," the trooper went on, "but there's none of us up there can read the wigwag."

With a muttered exclamation, Cadman spurred forward his horse and rode toward the point where the little knot of horsemen had gathered on the edge of the river. He took a private's carbine, tied a handkerchief to it, and held mute converse with the figure on the other side of the stream. The cavalrymen and the distant wagon-train watched them in uncomprehending interest. Cadman's face grew more and more serious as the signals fluttered back and forth. Finally he lowered his improvised flag and turned to Stevens with a helpless expression.

"We're licked if we can't get these wagons across the river," he announced in a dull voice. "They've been fighting here for fourteen hours, and the ammunition's nearly gone. They can't hold out more than an hour longer. This freshet came along two days ago and washed out the old bridge and the pontoons."

The men looked at the river. It roared past them brimming from bank to bank—a hundred and fifty yards wide. The signalman on the other bank leaned on his flag and watched them curiously. Through the rush of the waters they heard the rattle of firing that would die out in defeat unless they could get the blue boxes across.

"How about fords?" Cadman asked.

The troopers shook their heads.

"We've been five miles up and down stream," explained one of them whose trousers were wet to the waist and whose bay horse was black with water, "and there ain't a place better'n this!"

Cadman pushed his horse to the bank, but the beast refused to enter the water. He used the spur and the flat of his saber—and was nearly unsaddled for his pains.

"Did you try the depth here?" he demanded of the drenched soldier.

"I couldn't get ten feet from shore," answered the man.

The two officers and the little group of soldiers continued to stare helplessly at the rushing water, seemingly obsessed by the consciousness of their own powerlessness. The signal-man on the opposite bank shouted something unintelligible, waved his arms, and sat down. Presently they saw the clouds of smoke arising from his pipe.

"Gee!" exclaimed a voice in Cadman's ear. "That feller over there's got some smokin'!"

Cadman whirled to see Butters—his long figure leaning easily against a tree, his hands in his trousers' pockets, his pipe, bowl downward, hanging from his lips—contemplating the distant smoker with an expression of the keenest envy.

Cadman's helpless indignation found a vent. "Why in blazes did you leave your team?" he stormed.

Ezra turned upon him a glance of mild astonishment. "Well, they'll stand all right," he explained. "Can't go very far," he added, with a cheerful grin at the river.

"You get back to 'em!" shouted Cadman.

"All right, all right!" murmured Butters, with the air of a man quieting a weeping child, as he went back to his horses.

The column commenced to lose all semblance of military order and straggled to the edge of the river to watch the thing that had stopped it. Cadman recovered from the first shock, which had reduced him to blind inactivity, and became feverishly busy. Men galloped up and down the bank looking for boats. He himself tried to find fords in a dozen places; he sent the best swimmers of his half-company into the water with their horses. In the meantime the teamsters stood about in knots and watched the fruitless efforts of the cavalry without attempting to hide their scorn. Occasional men appeared on the other shore. The sound of firing continued without slackening; it was evident that the engagement was still too hot for men to be spared.

After a while Cadman sat down on the ground in a dejected heap, and watched his distant horsemen scurrying along the banks of the stream. Stevens, whose supply of wild schemes for forcing a passage was not exhausted, stood at his side and offered further suggestions, to all of which Cadman shook his head despondently.

"And now," he groaned, "that we're hung up on the edge of this silly brook, they'll probably get into our rear, throw their own pontoons across, and gobble us up with the rest of the troops!"

Stevens nodded in grim sympathy.

"Down here," Cadman went on, "it only looks foolish and annoying, but up there, where good men are being shot to pieces because they haven't got lead to sling back—it's tragic!"

"Want to get 'cross, don't ye?" inquired the drawling voice of Butters.

Cadman flopped limply over on to the earth, between laughter and tears at the words, and glanced up to find an expression of perfect seriousness on Ezra's face. His sense of humor stood off his natural resentment.

"No," he answered whimsically; "but I'm willing to take you over if you really want to go!"

Ezra scratched his chin. "Guess I'll do it," he announced finally. "I want some o' that feller's smokin'."

"Of course you'll take the rest of us?" inquired Stevens, checking an almost hysterical burst of laughter.

"Can't get them horses and wagons over," replied Butters, with a sober shake of his head, "but I might manage it with them blue boxes in the wagons."

Cadman's mouth dropped open. He got to his feet and grasped Ezra roughly by the shoulder.

"This is no time for fooling, my man," he reminded him.

"I ain't foolin'," insisted Butters.

The two officers looked at him intently. There was nothing in the lean figure, the hopelessly ordinary face, and the weak chin to arouse confidence, nor had the man ever given indication that he could do anything other than drive his team.

"All right, take 'em across," said Cadman suddenly, with an air of washing his hands of the whole matter.

Stevens stared at his superior in amazement, but Cadman turned his back and walked toward the bank of the river.

"Kin I boss them other chaps?" inquired Ezra, with a wave of the hand toward his fellow teamsters.

Cadman turned on his heel and made a wide, all-including gesture. "You can do anything," he sputtered angrily. "I can fight men, but I can't fight nature. If you can jump that ditch—" and he jerked a gauntleted thumb toward the water—"and take those boxes with you, go on and do it!"

Butters walked back to his own wagon, summoned two other teamsters, and commenced to unload the heavy, squat boxes. They piled them in a pyramid on the ground. Once in a while Cadman took his moody glance from the river long enough to glance at Butters's operations; the rest of the time he stared straight before him, listening to the distant rattle of guns.

"Shucks!" exclaimed Ezra, working at the wheel of his wagon with a wrench. "This ain't nothin'. We'll be across here in a jiffy. I got stuck once down at Three Rivers with a dray-load o' castin's."

The cavalrymen, under Cadman's orders, were now attempting the construction of a raft. They had got an axe from one of the wagons and were pecking impotently at the gnarled trunk of a tree standing close to the water. Stevens was estimating the chances of taking wagons and all, trying a forced march to the nearest bridge—an indefinite distance to the north—and possibly becoming a first lieutenant, or even a captain.

"Here, you fellers!" exclaimed Butters. "Unload two more wagons and bust up the boxes—the wagon-boxes."

The teamsters looked at him in uncertainty.

"Go on, do it!" he commanded, with a sudden stiffening of his weak underjaw.

He saw them at work, then set two other men to splicing together all the halters to be found and piecing out the result with the tugs and lines from the different teams.

"Save the nails!" he shouted to the men who were rapidly breaking two of the wagons to pieces.

The two officers and their men began to glance oftener in the direction of the busy throng about the wagons. Ezra, his empty pipe sticking straight out, was hopping about everywhere. Under his orders the boards from the dismantled wagon-boxes had been nailed to the box of his own wagon, which he had taken off the wheels and lowered to the ground.

"By George!" exclaimed Cadman in astonishment. "A boat!"

He turned to his men, his face flushing, and began to give orders. In ten minutes the remodeled wagon-box, a clumsy and by no means seaworthy-looking craft, was at the edge of the water.

"Now," exclaimed Butters, as he stripped off his clothes, "somebody hold my pipe. I ain't goin' to lose that after all this bother!"

He stood naked on the bank, knotting about his waist the long rope which he had constructed of harness and halters.

"Don't nobody go haulin' me back till I give the word," he commanded. "I ain't near such a bad swimmer as I look to be."

He walked along the shore to a point two hundred yards above the wagons. "When I'm acrost," he said, "tie that there rope to the wagon-box, an' we'll see!"

He shivered slightly as he stood on the brink, his long, ungainly limbs twitching as he looked at the cold, black water. "I don't like this here business none too much," he admitted, "but I can't stand watchin' that feller smokin' over there, an' me with an empty pipe!"

With a mighty splash he struck the water. The first rush of the current caught him, and he rolled and tumbled down stream, awkwardly striving to get into position to breast the current. The men with the rope started to haul him back.

"Let him go a bit farther," commanded Cadman, without looking away from the spot where Ezra's black head bobbed in the current.

"They ought to haul him in," suggested Stevens presently, looking anxious. "There isn't a man of us could swim across there."

"I don't know," answered Cadman. "I'm getting my eyes open to a few things."

The teamster was swimming; the current beat him down swiftly, but he gained. Breathlessly the men watched his efforts. His progress was slow. Once they thought he had signaled them to pull back, but discovered their mistake when his angry shouts to "Let go!" came bubblingly from the river.

"Stevens," commanded Cadman sharply, "signal that chap over there that they can have their ammunition as fast as they can send for it."

Stevens looked hard at his superior, and then began wigwagging busily to the other shore, where the signal-man woke into life at the first flutter of the handkerchief.

"The man's a fish!" exclaimed Stevens as he watched Butters's head popping above the surface of the water twenty yards from the opposite shoreline.

"I suppose," said Cadman reflectively, "that he's what's called a hero!"

The trooper who had ridden in Butters's wagon suddenly spoke. "His name," he

BUTTERS, STARK NAKED, BUT WITH HIS PIPE GOING FULL BLAST, SAT ASTRIDE ONE OF THE BOXES AND BAILED DILIGENTLY WITH THE NOSE BAG OF ONE OF HIS HORSES.

said thoughtfully, "is Ezra Butters. He used to drive a truck in Three Rivers, Michigan. His wife's name is Molly. He told me so. They have no children. He is very fond of the free lunches provided by a citizen of Three Rivers named Dolan."

Cadman glanced in surprise at the speaker, caught the expression on his face, and nodded his head slowly, several times.

The men saw Butters reach shallow water, stagger a bit, then flounder somehow on to the shore. In the excitement of tying the ropes to the bow and stern of their extemporized boat, they forgot to cheer him. He lay gasping like a fish on the other shore, the signal-man working over him anxiously. After a moment the latter rose to his knees and commenced signaling. Cadman watched the fluttering flag and then shouted.

"Butters wants his pipe sent over with the first load!" he cried.

Fifteen minutes later, the wagon-box pitched, tossed, and creaked across on its first trip. It reached the other shore half full of water, but the two blue boxes in it were uninjured, and Ezra's pipe bobbed on the surface of the water inside the boat. On the next trip Butters, stark naked, but with his pipe going full blast, sat astride one of the boxes and bailed diligently with the nose bag of one of his horses.

As the third load reached the shore, with Cadman and Stevens on board, a dozen pack-mules, under escort of a little squad of cavalry, came clattering down to the shore of the river where Butters was busy superintending the landing. Cadman stood near, watching the operations with an air of abstraction. Visions of a captaincy were dispelled by the visions of a weak-faced, long-limbed teamster, naked save for a flapping felt hat.

"What brand o' tobacco d'ye smoke, anyway?" Butters asked the signal-man as he landed on the fifth trip. "I kind o' like it."

An hour later the infantrymen dotting a line of hills two miles beyond the river, where they had lain for hours holding back their ammunition—shooting only when to fire was to kill—heard rumors of cartridges. A few minutes later, men commenced to spill the shining yellow objects out of the blue boxes on to the earth, and a yell went up that was heard at the river. The enemy, encountering a fire which in some unaccountable fashion trebled in volume within a few minutes, backed off after the fashion of a man who has received an unexpected blow in the solar plexus.

In the glow of sunset, the Brigadier walked his horse slowly down to the edge of the river, having won a battle that he had despaired of ever doing anything but lose. He approached the place where "The Ark," with its rope and harness cable, was moored. Cadman rose and saluted.

"Lieutenant ——" commenced the Brigadier, but Cadman raised a deferentially silencing hand.

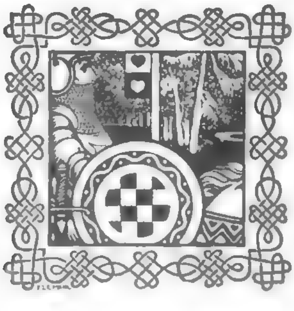
"There's the man who brought it across, General," he explained with a gesture. "I didn't do it."

The Brigadier looked, arched his eyebrows, and got off his horse. He went to where Butters sat on an empty blue box, puffing contentedly at his pipe.

"My man," he commenced with an air befitting the occasion, "in the name of the army and of your country I wish to thank you publicly. It is due to your heroism that the battle has been won."

Ezra removed his pipe and stared at the Brigadier uncomprehendingly.

"Battle?" he asked blankly. "What battle?"



A SUCCESSFUL WIFE

Illustrations by James Montgomery Flagg

Synopsis of Preceding Instalments: At twenty-five, Esther Carey has her own office as a law stenographer, and is the principal support of a family of four. One of her principal employers is Will Falsworth, for whose shallow-natured wife Esther has worked. Falsworth, bitterly discontented, begs Esther to go away with him; but even when at last she has consented, she breaks her promise to meet him. Meantime Senator Bellars, in the same building, has summoned home from Paris his nephew, Stephen Kirkland, a man of distinguished manner and brilliant genius, but with a record of ineffectiveness and dissipation; and Esther Carey helps him in his fight against the powerful attacks of temptation to drink. That fall Kirkland stands by Esther through the illness and death of her brother, and a few months later, despite the furious opposition of Senator Bellars and of Esther's sister, Fanny, they are married. Kirkland has been absorbed in writing a drama, but when the manuscript meets one refusal, he turns abruptly to finance. At intervals Esther has to renew her fight against his besetting temptation, and she employs the unusual weapon of silence. Presently they go to the Adirondacks for vacation, where Kirkland's attention is caught by Miss Pagee, a beautiful Washington girl. In the midst of this affair, he returns to New York on business that he believes is to bring him fortune. On the day before he comes back, Miss Pagee, paddling alone, is drowned. Kirkland, meanwhile, has lost instead of won, and he takes a position as secretary to a prominent senator, his uncle's enemy. His haunting trouble pursues him, and after the death of Sinclair, his closest friend, he disappears for three days.

CHAPTER XXXIV (*Continued*)

DURING those days after Mr. Sinclair's death when my husband didn't come home, I didn't know what to do. Mrs. Howland, our landlady, came in to me and said:

"Mrs. Kirkland, I have been through the same mill; only *my* husband wasn't a gentleman, and it was harder. . . . Let me help you."

We went out together, she and I, and we went everywhere that either of us thought he might be. She wouldn't let me tell the police, and she made me understand that times like these come to any man who drinks as my husband did. I told them down at his office that he was ill.

The fourth day I said to Mrs. Howland:

"I am going to start after him. If he comes back before I do, be good to him, will you?"

"Where, for Heaven's sake," she asked me, "are you going to begin?"

And I said: "I have an idea that he has gone up to Albany to the cemetery where Mr. Sinclair was to be buried, and I am going there."

I can't say why I ever thought of Albany, for Mr. Kirkland had not expected to go with Mr. Sinclair's body, but the idea came to me like an inspiration. I took a hack at the station, and drove up to the cemetery. It was a glorious day, bright and sunny as though there were no hard things to bear in the world, and no places like cemeteries laid out in lovely parts of the country. The air was good to breathe after months in New York, as I drove up out of Albany into the country, and it made me sort of believe that perhaps, after all, right here I could put an end to my unhappiness and get a little peace out of life! I had reached my limit. There was the truth of it!

At the cemetery gate I told the driver to wait for me, and I went in on foot. I wondered if there were any "Esthers" here who had come to rest, bringing such failures as I did on my heart. I had been too proud, that was the truth, if I thought I could save a man or keep him faithful.

Well, of course it was silly and morbid. A cemetery isn't a very cheerful place at any time, and when I had reached the Sinclair plot I felt ready to lie down myself, and give up the problem. The square was hedged in by box. There was only one grave there, freshly turfed, and not marked by any stone. I don't know why I expected to see my husband in that special place, but I did, and when I found myself at Mr. Sinclair's grave, it chilled me through. Mr. Kirkland wasn't there.

For a little while I waited there, and thought about my husband's friend. Then I saw some scraps of paper on the ground, and I picked them up and wasn't surprised to recognize Mr. Kirkland's writing. Just a few lines on a sheet of the Hotel Delavan paper—lines of poems; and one said:

> Beyond the pale dead ranks of men's desires,
> Beyond the petty proud disturbances—

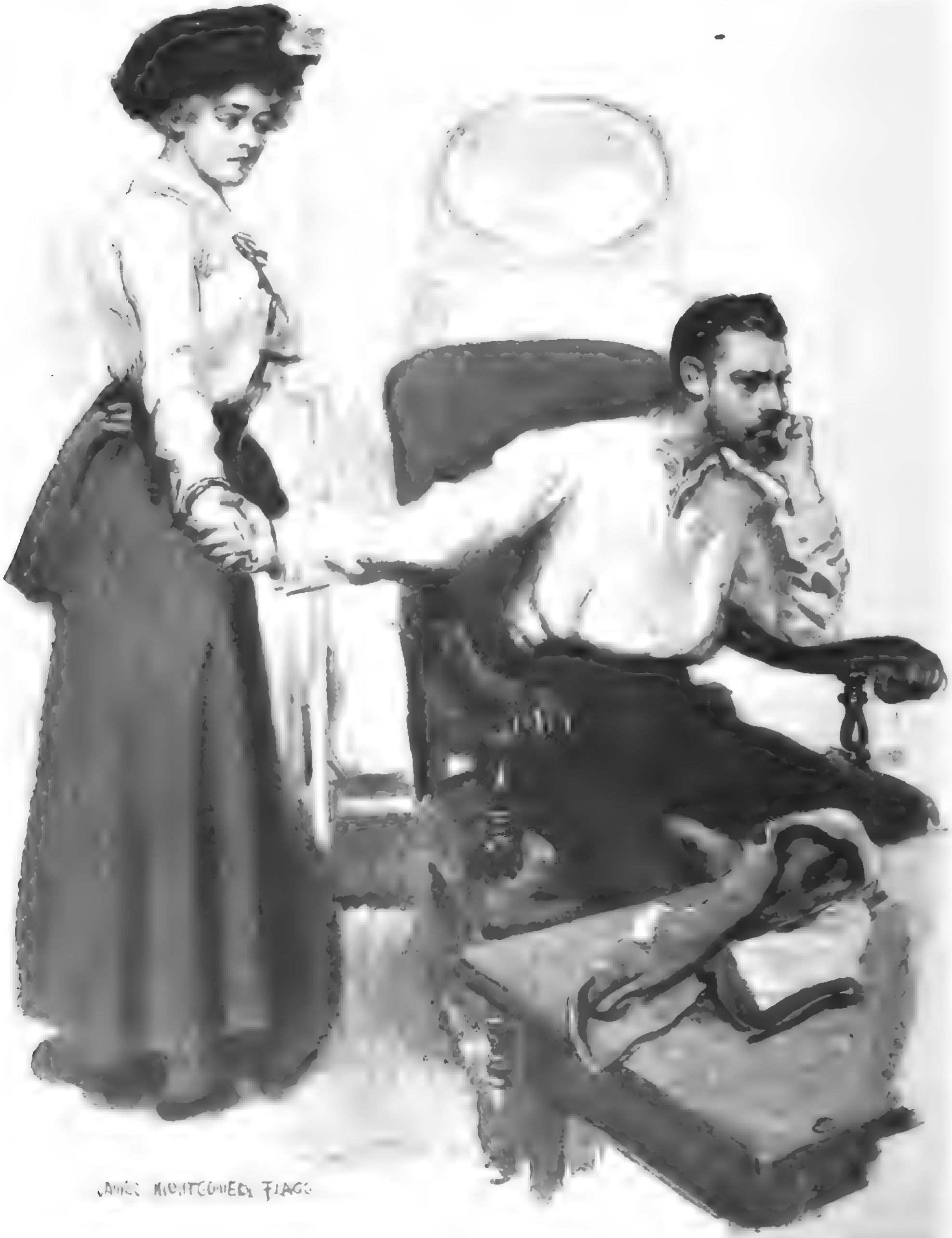
On another paper Mr. Kirkland had drawn

a square as though he had been drawing a tombstone; it said:

> Even the weariest river
> Winds somewhere safe to sea. . . .

But my heart was hard and cold and tired, and when I got down to the Hotel Delavan and asked for Mr. Kirkland's room and they showed me up to it, I was as indifferent to the fact that I had found him as though he had been a total stranger.

I got no answer when I knocked, and as the



AND SAID "GOOD-BY," WITHOUT EVEN LOOKING AT ME.

door wasn't locked I went in. He was in the dressing room beyond, for he had taken a suite of rooms and bath; he was washing his face, had his collar off and a towel in his hand. He stood stock-still and stared at me, pale as death, unkempt and rough-looking, ill and thin; but he was *himself*.

"I never was so glad to see anybody in my life!" he cried. "How wonderful of you, my dear girl, to come here like this! No one but you in the world would have contrived it."

He came back into the room, with his hand out to me, and smiling just as naturally as if we had parted the day before.

I sat down by a table in the middle of the room, and did not notice his hand. I knew if I didn't speak out just then—speak fast and well—that it would be all up for me; that the moment would pass, and I would be caught again in the trap of fate as tight as ever before; so I said:

"I didn't have any trouble to find you, for I thought you would likely come to Mr. Sinclair's grave. I guess it drew you here."

He frowned, for he never liked the *i*'s dotted, and it was the first time in our married life that I had let him see that I knew about everything that went on. Just in that look of his—his face darkened—I understood that I had done right in not "preaching" at him; it would have been an end of him long ago.

"I am glad you are all right," I said, "and that I found you here alone like this, for I have got quite a good deal to say."

He went and got his coat and put it on; then he took it off again, and got his vest and put that on; he took up the hairbrush and laid it down and didn't fix his hair. He came and planted himself in front of me, his hands in his pockets and a funny expression on his face, sort of amused, and rather curious, too. It all went very fast, because I didn't mean that he should break in with clever words or phrases, and put me off my track and frighten me with his intellect.

"I've thought a lot these last few days about what your uncle said. . . . He told me that I would ruin you, and, as it has turned out, he was right. I'm sorry I didn't listen to him then." The words, as soon as they began to be real truth, grew so big in my mouth that they choked me. They came faster than my breath did—I was frightened to death, and I couldn't go on.

He said: "Your mention of my uncle is particularly interesting just now. I fail to see what anybody on God's earth has to do with husband and wife—with you or me."

"Gracious!" I said to myself, "I have begun wrong."

"Well, perhaps they haven't got anything to do with us, but anyway I'm not the kind of a woman for you."

He walked over to the bureau and brushed his hair. He brushed it down hard and fixed it very carefully, but his hands trembled so that he dropped the brush. First I thought I would pick it up and give it to him; then I decided that I would leave it alone, and it lay there. He came back over to me and stared at me, and his face was as stern as a judge's. In the short time since he had left the table his expression had changed awfully. It seemed as though some sort of a wave had washed it clean.

"I think I am safe in saying, Esther, that you are the woman of the fewest words I ever knew. Your silence has been *deep gold to the core*. It has been a species of atmosphere in which unconsciously I have existed, eaten, slept, dreamed, worked, and—I expect you will let me say it—drunk. . . ." (His lips trembled, and the hand that he put up to touch them trembled more. . . . I don't think I had any feelings; I watched him calmly and kept telling myself, "Now in just a few moments more I will go out and *never see him again*.") "Now that you have spoken, however, it is to the point and tremendous. You've come up here to find me and tell me you are going to leave me . . . ?"

And I said, "Yes."

His mouth gave an awful twitch; he walked back to the bureau and took out from the drawer a collar, this time, and a cravat, but he couldn't put them on. Many times I had helped him when he was nervous and trembling; but this time I let him fumble and try—any other man would have cursed. He finally let both the collar and the cravat fall. This time he came back and sat down by the table and took out a box of cigarettes from his vest—the packet was empty—he let it fall.

I didn't say a single word, and I was growing very disappointed with myself, for I couldn't find the right thing to say. I wanted to tell him that I was an utter failure as far as he was concerned, but I hadn't the heart to say anything about myself. It was easy to see that he was trying to sit up and pull himself together, and after a second he asked very politely:

"Is that all you have to say, Esther?"

"Yes, I guess that's all."

And he went on: "I don't blame you in the least—not in the least. You have right and reason and common sense on your side."

I must have turned to stone that day, for he didn't even touch my pity; he only recalled things that hurt and disgusted me—hours of waiting and wretched fear and pain. When I got up he asked:

"Are you going now?"

"The night boat leaves at six, and I want to catch it."

He didn't rise, but remained where he was in his chair, held out his hand, and said "Good-by," without even looking at me.

I touched his hand—it was as cold as ice. When I had reached the door, and I saw that I was really free and that he was going to let me go without an effort to keep me, I took courage.

"You've got a fine mind," I said to him, "and you are so bright and clever, you could be anything you wanted to be. It's too bad!"

He didn't answer me or look at me, and I went downstairs and out of the hotel after getting my bag in the parcel room. I tried to think how glad his uncle would be to take him back again, how he could get a divorce from me in some way, and marry some clever woman who would succeed where I had failed.

It was a long time before the boat left, and I walked slowly down to the pier. Albany was quiet and calm, and I felt that I had turned over a great big page in my life. I sat out on the deck and watched the view in the sunset, but I was as high-strung as though I had a fever. I realized it when I went to my cabin and laid down. I couldn't sleep a wink, and toward midnight I opened my shutter wide. We were far down the river, and the stars were setting, and it was lovely and still.

CHAPTER XXXV

I DECIDED to go up to our boarding house, pack my trunk, and have it carried down to the station for Bracketsville. All I planned was to go away alone just as fast as I could. I had been a mender and a seamstress and a tailor and a waiter and a washer—and I had failed. *As for being a wife*—well, he hadn't wanted *that!*—I hadn't been that—no, no, no!

The colored girl let me in. She didn't say anything, and I didn't, either. I went straight upstairs without seeing any one, and opened my door. The room was full of smoke, and sitting in the rocking-chair at the window was my husband. I hadn't much more than gotten across the threshold before he jumped up, locked the door, and stood against it. My first thought was, he is going to kill me—they often do. I thought that I should faint, and I shut my eyes, waiting a minute, not knowing what was going to happen. Then I called myself a fool and saw that he had no pistol in his hand and that he was all dressed up. He had put on his best clothes; his hair was closely cut, and he had shaved his beard. He looked like a *strange* stranger, but somehow like a new *old* stranger . . . and then I said to myself that I was "going crazy."

"Esther, sit down in that chair—sit down."

I did so to save time. He came over and knelt down and unbuttoned my boots and took them off. I couldn't stop him. He put my slippers on me, and I couldn't stop him. He took out my hatpins and took my hat off so gently and laid it on the bed. He was terribly excited, although he was so quiet and gentle.

"Listen to me," he said, "*listen!* Of course I took the first train after you left, and I ran here like a lion to guard his lair. I was sure you'd come home some time or other, and I should have sat there at that window until my beard had grown down to the floor, if necessary. The only reason at all that I let you go last night was because I was coming here to meet you, and I could bear it." He touched his face where he had shaved his beard.

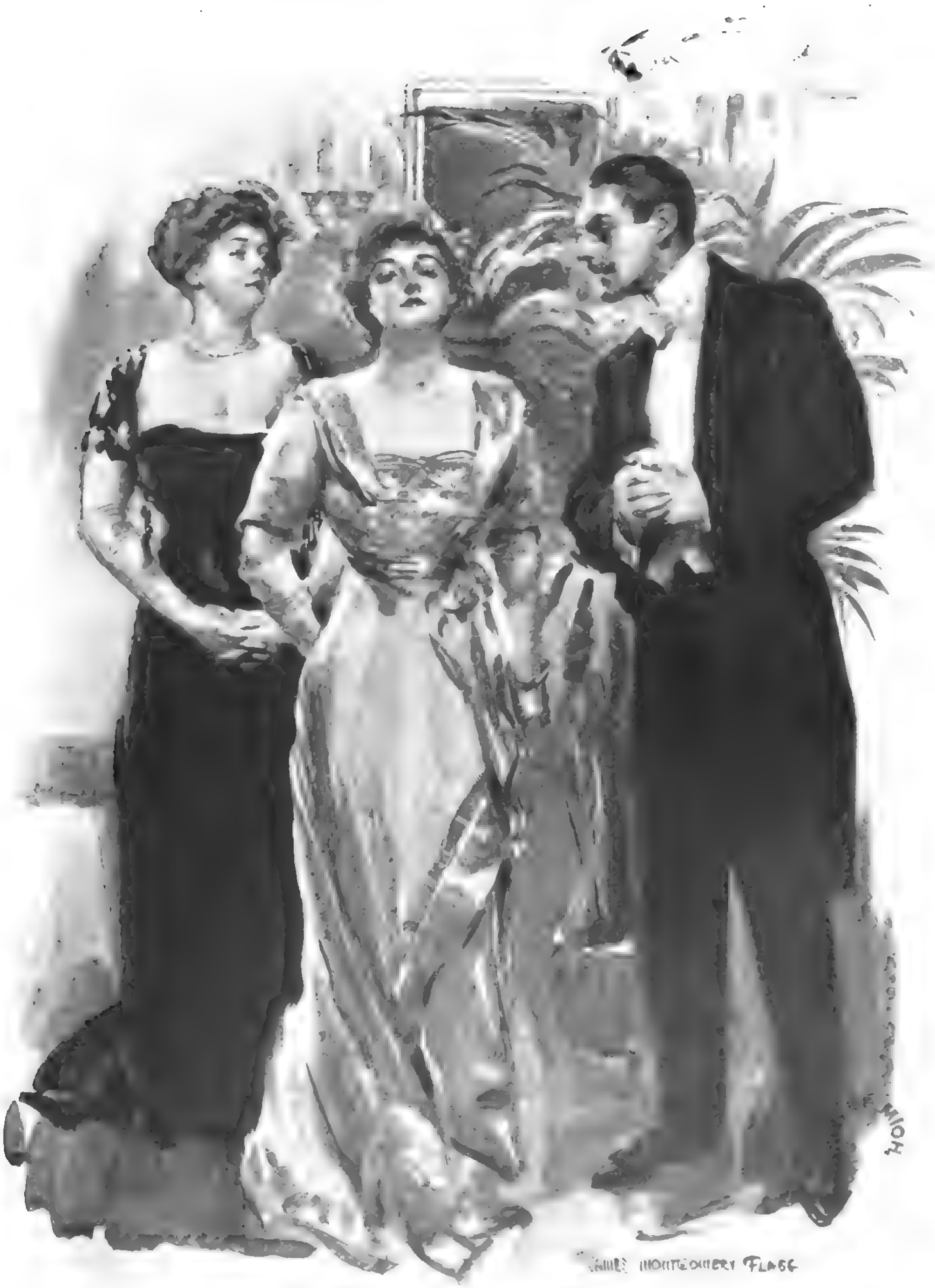
"How do you like it, Esther?"

Oh, I couldn't answer him! It took all I could do to keep my balance, but he asked me this question over so many times that I answered without thinking:

"Why, I shall have to get used to it, I guess."

And he exclaimed, delighted: "You shall get used to it! You shall! Look at me," he ordered, like a master, and just made me meet his eyes, and his own were all clear like brown pools, and there were tears back of the shine. I just hoped he wasn't going to cry. I can't stand that in a man. And he didn't; he smiled instead, just a little bit.

"In Albany you said that you came to tell me that you were not the kind of woman for me, and I have waited here to tell you that


JAMES MONTGOMERY FLAGG

"BY JOVE, CINDERELLA, WHO IS YOUR FAIRY GODMOTHER?"

you are the only kind of a woman I want. If you haven't been able to find *the man* in me—why, if any other woman in the world had been with me but just you, they would have put me in a straightjacket a year ago."

But I hadn't been through what I had been, or up to Albany to say what I had said, for nothing; and as he watched my face and didn't find what he wanted there, he said more excitedly:

"It isn't my nature to make a lot of threats about what I shall do if you leave me. . . . I understand your character too well to imagine that if you do leave me, you will care what I do, or where I go! I don't put a pistol to my head. It's not my way."

He leaned over to me and said very low: "I'm not going to ask you to 'try again,' either, as the books say. Indeed, Esther, I'm just going to make one remark."

With all my might I longed to tell him not to go on, that I was determined, determined, to leave him and lead my own life; but it was growing harder every single second, and the longer he looked at me out of his changed eyes, the more impossible it was for me to speak.

"Have I ever broken my word to you?"

"No."

"Then please understand and take in what I am saying when I tell you that *I will never drink again.*"

As it was the first time that the word "drink" had ever passed between us, except for what he said up at Albany, this struck me with a shock.

"You don't understand what this means, my dear girl; you don't of course realize that there isn't perhaps one man out of a million that could say this thing, and mean it, and do it without cure or drug; but I mean it and I will keep my word."

I believed him then and there.

He grew very pale and put his hand up to his hair and bit his lips a little, and then said slowly: "It will be a hard, hard fight, and then I shall forget that liquor was ever made."

"I don't understand," I said to him, "how any living man can be so sure of himself."

And he answered me: "*Because I am sure of my wife.*"

I didn't answer. For a while I looked out of our window over toward the river. There were two black yachts going down toward the bay. I watched them going—around the curve of the hill, and as they passed out of sight, I named them to myself after me and Will, and I heard my husband's voice:

"Can't I touch you, Esther? Won't you call up all the imagination you have and understand the importance of this moment?"

And I recollected that he called me cruel once, and said that I was cruel to everybody but to him, so I was just real mean and said: "You have told me lots of times that I have no imagination—nothing but common sense."

And he exclaimed eagerly: "There's no place for common sense here now; it has its value, but forget it now; common sense would make you deaf and dumb to me, and I'm afraid of it! All I ask you to do is to imagine the enormity and the importance of the promise I have made you—unasked for, mind you."

Oh, of course I understood what he meant, and that to reach the point he had reached, where he was willing to say those words and take that stand, meant a new life for him! And I tried to say, "For me a new life as well." After a second he whispered:

"Just where *are* you, in your well-ordered, well-regulated mind, my dear girl?"

I didn't know he had such a voice as the one he spoke to me in. And then I told him that it was a fine thing for him to say this, of his own accord, and that if half the men in the world had strength of character to do this, it would make short work of inebriate asylums. And he exclaimed:

"Wouldn't it! Wouldn't it! No Keeley cures and no need of them." And he asked anxiously: "You have confidence in me, haven't you, Esther?"

"Yes."

I was surprised to see him kneel down again by my side. I was embarrassed—he was so changed by his shaven face and his close-cut hair, it was like a strange man. The decision he had taken and the long night in which he thought I was going to leave him, had done him worlds of good, I guess, for the wave that had touched him in Albany seemed to have gone all over him and washed him clean.

But I held back from him. I didn't want him to touch me then. I was too full 'way down deep of something else that I should have to bury, cover over, forget. And he showed his good sense—he didn't touch me; he had such perfect taste and feeling about everything when he was himself. I knew then that I was seeing him as other women had seen him who had been carried away by him and charmed by him, and it gave me a new idea of my husband. It was a little bit the way I felt that day down in Nassau Street when I carried him his umbrella and he took hold of my arm and looked at me. But I thought to myself, if he *kisses* me or says anything sentimental, I shall hate him! But he just knelt there quietly and leaned his head against the arm of my chair.

In a short while the noon whistles blew all over the river and from the factories, and I saw my bag over there on the bed, and I knew I should unpack it and begin again. Then my husband got up and said to me:

"Before you came in, I paid up Mrs. Howland's bill here. I told her we were going away this afternoon. She took me for a new lodger when I came in without my beard. We are going down to Washington. I have telegraphed for rooms. Mr. Roxburg is down there, and I join him to-morrow."

I didn't say anything one way or another, but I got up and began to get ready to go down to lunch.

"How long will it take you to pack up?" he asked.

And I recollected how he had put me the same question at Paul Smith's after the other tragedy, and I was hard yet—hard, and I couldn't bring myself to make him any reply at all.

"The next train has a dining car," he went on, as though he didn't expect me to answer him, "and if you could just put the things in, on the rush, why, I'd send for a cab immediately. . . . I don't believe we care much about lunching here, Esther, do we?"

Then I understood that he was ashamed to meet Mrs. Howland and the others, and there the hard, hard stone broke in me a little, and I felt sorry for him. I told him I could get ready all right, and that he had better go and send for the cab right away.

CHAPTER XXXVI

Washington was a change from New York, though I didn't know a single soul and hadn't anything to do. I had time to remember Miss Pagee's nails, and I got a set of manicure things and did mine.

My husband had become secretary to Senator Roxburg, and the Sunday after we got to Washington he and I went to St. James's Church, as he said it was the thing to do. We sat upstairs.

"Just across the aisle from Senator Roxburg," my husband said, "sits his arch-enemy. Can you see him, Esther?"

It was Senator Bellars.

The church was packed full, and we sat far back and looked down on it all. They sang "The Church's one Foundation," and I was surprised to hear my husband sing, holding the book up and singing out loud. People near us turned round and looked at him.

On the way home, he showed me Senator Roxburg's house—red brick with stone corners; a beautiful house to call home. I liked Washington.

One night my husband brought me an invitation to the Roxburgs' for dinner. He lunched there every day himself, and several times he had stayed for dinner. As soon as I read the invitation through, he said to me:

"What shall you say?"

He was lighting a cigarette, and I thought his face was *queer*, sort of embarrassed. We'd been six months in Washington, and he hadn't touched a drop of anything but tea and coffee and ginger ale. He was perfectly absorbed in his work, and for Senator Roxburg he toiled like a slave. Senator Roxburg was growing more and more prominent, his speeches were making him famous, and they were the talk of Washington.

So when Mr. Kirkland asked me, "What shall you say?" I answered, "Why, how do you mean?"

"I should rather have put it, I expect, what shall you *wear?*"

I hadn't a thing but ordinary clothes, shirtwaists and skirts and a nice blue serge for church, and he knew it. I had never had a real evening dress in my life. I saw right then and there that he didn't want me to go. My husband had beautiful dress clothes and lots of ties and stockings. He had an elegant figure, even though he was thin and bowed a little, and now that he was himself all the time, I don't believe in Washington there was a more stylish, distinguished-looking man of his age.

"I'll have to accept the invitation, I guess," I said, "and the last day I shall have to have a bad headache. It is always easy."

I never saw such a look of relief as came over his face, and that look of relief went right down in my heart and stayed there. I came near crying.

From then on I read every society thing there was in the papers, and I saw Mrs. Roxburg's name everywhere.

The boarding-house keeper, Mrs. Margrette (her family was French once), knew everybody in Washington by name and by sight. One beautiful Sunday afternoon she and I went to St. James's to vespers. We sat up in the gallery again, but this time in the front row. After the first prayer, two people passed into the Roxburgs' seat: a tall, beautifully dressed woman with a sable around her neck and a great big muff; my husband was with her. He held her prayer book for her, and all through the service he was devoted to her. He didn't sing any hymn out loud this time.

Mrs. Margrette had bad eyesight, and she was as mad as a hornet to think she hadn't her "far-seeing glasses" with her. I didn't tell her who I saw in the Roxburgs' pew. I held back and waited until everybody had gone out before we came down-stairs.

All the way home I wondered how I was ever going to get along . . . and why anybody needed to be so firmly fixed in another's life that every turn makes them suffer, and yet there doesn't seem to be any right way out.

My husband sent word to the house he wouldn't be home for tea. That night I was reading some of the Sunday papers, and I came across a joke that said:

> Wives of great men oft remind us they should leave their wives at home. . . .

And mad as I was, and hurt as I was, and lonely, I laughed right out, and I said to myself: "Well, I guess *that* man knew what he was talking about! But my husband isn't *great* yet, and it *is too early to be left at home!*"

CHAPTER XXXVII

THE dinner wasn't for two weeks, and I had plenty of time to study things out; but I couldn't think as I was in the habit of doing, for I had a new kind of feeling about Mr. Kirkland and Mrs. Roxburg, and it wasn't a bit the way I had felt about Miss Pagee or my sister. Each time it was different. Everything was different now in every way. My husband was a new man in some respects, and I was growing very different, too.

His awful trouble had been a fearful rival for a woman; but as far as rivals go, I was beginning to see that *wives have them on almost every side!* In Miss Pagee's case I had just stood quiet and aside, and something bigger than any of us came in. In Fanny's case I went away. Now in this case . . .? Well, to begin with, was I sure there was any *case* at all? At any rate, I was growing to be sure that there wasn't any woman too pretty or too stylish to be crazy about Mr. Kirkland, *if he wanted her to be.*

One day I went out for a walk and stayed downtown and ate luncheon in a restaurant. Being out alone like that was a relief, and it made me think of old times, when I was a business woman and could do as I chose.

When I came out into the street, I was face to face with Senator Bellars. We stopped short—we were both so surprised. I never thought of speaking to him, but he laughed harshly and held out his hand and asked me how I was, and *where* I was.

He looked perfectly splendid, handsome and distinguished. He looked at me hard and then said:

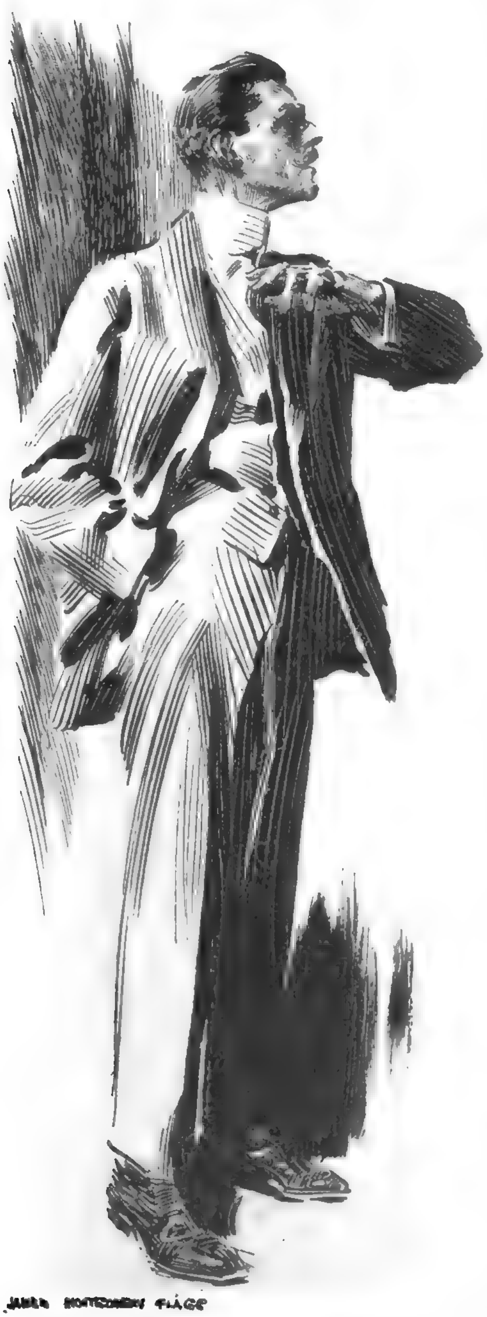
"I needn't ask how *you* are doing! You look well, *very well.* But your husband is making the usual fool of himself. It is none of my affairs, and I know from experience that I might as well talk into a phonograph as to talk to you. I only get my own words back again. But what on earth," he asked me, "ever possessed that jumping-jack of a nephew of mine to go to Roxburg?"

And when I answered that my husband admired Senator Roxburg immensely, Mr. Bellars fairly snorted. When we got to the door of my boarding house, he looked at me very kindly and stood there with me, lingering.

"Some years ago," he said, "I gave you some advice which you didn't take: well and good. I have been observing your husband's chief for some time, ever since he made that clever speech in the Republican Club in New York"—his eyes twinkled under his hanging eyebrows. "I wondered then who made that speech for Roxburg: it was beyond the intellect of his clever wife. Now I know. I've a lot of family pride which I have had the bad luck to see dragged in the gutter more than once by my kin. But when there is a chance for my pride to be touched, it's as sensitive as ever, I find!"

We were standing in front of Mrs. Margrette's window, and I knew she was peeping through the crack between the shade and the pane. Senator Bellars tapped me on the arm. "I don't like to see the Kirkland intellect *feeding a hog*—it goes against the grain!"

I believed everything he said, everything he implied. It seemed like a great light that all of a sudden showed me the way.



"IT'S A MATTER OF NO IMPORTANCE WHAT A *SECRETARY'S* WIFE HAS ON!"

Senator Bellars was staring at Mrs. Margrette's windows as he talked to me. "Washington is all very well for some fellows to jump *from*—the most of them jump from here into oblivion. Now for a man with brains and talent and ambition, Washington should be jumped *into* from another twig!—I wonder if you understand me? What, in God's name, will Stephen get out of all this?"

His eyes seemed to imprison me as he stood there, his hands in his pockets, his head bent, looking at me from under his shaggy eyebrows. In another tone he asked, more kindly: "What are *you* doing here? How do you pass your time? Come to my house and take some dictation from me," he suggested. "I don't happen to be so fortunate as to possess a private secretary on whose brains I feed. Come to-morrow." He took out his card and wrote his address on it. I shook my head.

He didn't seem at all hurt by my refusal.

"Don't tell Stephen we have met, please," he asked. "I have spoken to you because you are a woman, and I like them *all* on principle. As for Stephen, he's the biggest fool with a mind that God ever made."

Senator Bellars gave me his hand and held mine warmly and smiled right into my eyes. "I believe no woman objects to being told that she is handsome. I hope Stephen tells you so often. I always thought you lovely—now you are more!"

I saw him take in my clothes, and I knew what he thought about them, and I blushed dreadfully.

"I don't care a continental," he said more coolly, "*what Stephen Kirkland's wife looks like;* that young man has finished himself for me. But I do care what my *nephew's* wife looks like. Go to a good dressmaker, get yourself a handsome gown, my dear, and send the bill to me."

I got away from him, and I didn't have time to ring—Mrs. Margrette was right at the door, and she exclaimed:

"Well, Mrs. Kirkland, I *never* did! *That* was Senator Bellars, wasn't it? There aren't two men like him in Washington. Dear me, do you know him *so well?*"

I got away from her, too, and upstairs in my room I was trembling like a leaf. I locked my door, and my face burned as I sat there. I felt ashamed and pleased, ashamed and pleased—and comforted—and mad—and over all I was *just plain pleased.*

XXXVIII

ONE afternoon my husband came in early. He was standing at the window looking out, his hands in his pockets. When I came in he said:

"Esther, I want you to go to the Roxburgs' dinner to-morrow."

He turned around square at me, and he looked sort of mad and cut up.

Before I could think twice, he went on: "It's sheer nonsense for you to refuse—they'll think I'm ashamed of you. I've got a wife, haven't I? Well, that's all there is about it."

I was struck dumb.

"What will you wear?" he said. Then almost angrily he added: "Oh, get up *something* or other. I don't care what. It's a matter of no importance what a *secretary's* wife has on! I'd chuck the whole thing if it wouldn't show my hand. But do what you can. I want you to dine, in any case."

"I'll have to buy a dress, I guess. I haven't anything but my blue serge."

"Buy any thing you can—spend what you like."

I was determined that he shouldn't be any more ashamed of me than I could help. I asked Mrs. Margrette to go shopping with me. She said her grandmother had been a dressmaker "under the Empire" and that she herself had always been told that she inherited "the French taste." She took me to the swellest dressmaker in Washington. They happened to have several ready-made evening dresses. Mrs. Margrette appeared to be at home in the place. The woman was showing us things very half-heartedly and with her nose up in the air, dragging the dresses around as if they were rags and looking out of the window indifferently most of the time, and Mrs. Margrette said:

"Have you anything from *Worth*, madam?"

The woman stared at her and repeated, "*Worth?* Why, yes, we have got one model gown," and she braced up a little and brought it out. It was a white dress embroidered with gold, very plain and perfectly beautiful. The fitter said that it would just fit me, as I was the model size. Mrs. Margrette made me go into the little room, and I tried it on, and Mrs. Margrette said, "It fits you to a T, Mrs. Kirkland. Clothes show you off, and no mistake. This brings out your style."

It was much too low, and I told them so, but nobody would hear a word I said, and Mrs. Margrette appeared perfectly carried away and said to me very sharply that she "guessed Worth knew his business!"

They wanted three hundred and fifty dollars for it, but Mrs. Margrette got them to come down a little, as there wasn't a single thing to do to it but to freshen up the tulle, and I took it, and didn't have it charged to Senator Bellars either!

XXXIX

SENATOR ROXBURG didn't give my husband time that night to dress at home. At five he sent down for his suit case and all his things. He had a room up at the Roxburgs' and I sent up everything he needed, and Mrs. Margrette and a colored girl helped me into my first evening dress.

The Roxburgs' house was perfectly superb. When the cab stopped at the awning, I got out and crawled along the red carpet and up the steps. Several ladies went up with me, and the rustle of their dresses and the heavy scents were so sharp they played on my nerves. A man took the old coat I wore and my head veil, and I felt as naked as a newborn child, and not *much* more able to speak! But I knew my gown was perfectly beautiful, just too long and silky and shining for anything!

It was some comfort to me to see that Mrs. Roxburg was even more undressed than I *felt!* She was a big woman, with a proud, rude look. I had to tell her twice who I was. Then she said: "Really, howdy do—delighted!" And over her shoulder to my husband, who was standing there with several men, she announced:

"Your wife, Mr. Kirkland."

He came over to me. And he looked pleased, though he was furious at something or other. I must have looked like a stranger to him, for I never saw a man more surprised. Then he bent down and said to me, so low that no one else heard:

"By Jove, Cinderella, who is your fairy godmother?"

"It's a real Worth gown. Is it all right?"

Mrs. Roxburg came up and brought a gentleman to take me in to dinner. It was a dinner of twenty people, and I could see how my husband acted, and think about Senator Bellars's remark about the "feeding of the hog."

Mrs. Roxburg went in with a dark, foreign-looking man, a prince, and she hung on his arm, laughing up at him. She flirted dreadfully with him, and my husband appeared to be the person whom the flirtation annoyed. By and by I heard Mr. Kirkland answer down the table something Senator Roxburg said, and this set my husband going, and for quite a while he talked and every one listened to him. When he stopped speaking, the man on my right said:

"Senator Roxburg has a most unusual secretary. You must be very proud of your husband, Mrs. Kirkland."

Going back in the carriage, my husband said to me: "I couldn't believe my eyes when I saw you enter that room. I didn't really care what you wore. If you had come in a waterproof it would have been all one to me—nevertheless, I am much obliged. I didn't think Washington could turn out such a creation."

Then I told him again it was Worth. He lit a cigarette and threw the match out of the window and laughed.

"Well, upon my word! And I told Senator Roxburg, who admired it very much, that my wife made it herself."

"Good gracious!" I exclaimed. "You must think I can work miracles."

And he turned on me very solemnly and said: "I do think so."

When we got to our rooms he asked me: "What do you think of the Senator's wife?"

"I think she is mighty stylish and handsome."

"She's a stupid coquette," my husband said angrily. "Roxburg is as blind as a bat." He was washing his hands at the basin and wiping each finger slowly.

"*Washington* is what I want," he went on, "but I don't want it in this way. I have a great mind to go out west and practice law in some little town and make my name there." He looked at me very eagerly and asked: "What do you think of that?"

"I think it is a first-rate idea."

"So do I, so do I, my dear girl. Westward ho!"

He drew a long breath, stretched out his arms, and exclaimed: "The plains—the eternal waste—the primeval sweeps—the new soil, the simple people, and the miles of unploughed land."

He came over to me and sat down by me on the bed. I had not begun to undress. I thought I would wait until he finished talking, and then I would go into my own room.

"Patient Griselda," he said, "how much longer is this divine patience going to last?" And he interrupted himself. "Don't answer me—don't set a limit." He took my hand up and looked at it hard and said softly: "You have manicured your nails, too; upon my word! I remember I used to watch those fingers fly over the typing keys—do you ever miss your work, Esther?"

I told him that I hadn't had much time, and that possibly I could work some out West.

He exclaimed: "Never—never—except for me. When you came into the Roxburgs' drawing-room to-night, I was astounded. Of course you don't know how you looked—you are so utterly unconscious of yourself. But you made every woman in the room tawdry and poor. I don't pretend to say what *it is*, my dear girl, but you've got it. Or rather," he said more softly still, "*I've got it*, and it *belongs to me*. . . ."

He put his arms around me then and said: "Look at me, my dear girl," and I did. And he said, "Call me by my name!"

And I said: "Stephen."

Then he kissed me as he had never done before—never, and I thought of all he had fought for and fought over, and how hard things had been for him, and how he really hadn't anything or anybody to stand by him but just me—just me, to begin with—to go West with. And I felt sorry for him, and something broke that had been hard against him *always*—and I put my arms around him and he laid his head down on my breast.

CHAPTER XL

THE end of that week we were on the train going to New York. Stephen threw up his position with Senator Roxburg like that. But he had agreed to transact some important business for Senator Roxburg in New York, and so we went there to start west. On the train Stephen drew pictures of the West, of the "vast states," and said that he had always wanted to go west and that now he was "being drawn by the chariots of Fate."

At Trenton, my husband got a telegram from Senator Roxburg saying the man he was to see in New York was very ill, and we decided we'd go right out by the next western train.

When we arrived at Jersey City it was just five o'clock. There was a rush of people for the suburban trains all around us. We wandered out side by side toward the gates with the crowd. At our side was the big flyer for Chicago, with the little dining-tables set and the waiters in their white coats. A gateman called out:

"Buffalo —— Cleveland —— Chicago —— all points west"—and on the other side a man sang out:

"Bracketsville first stop."

It was the express the office people took out home, and I knew it pretty well—I had taken it night after night for ten years . . .! I knew the conductors and the gateman and the candy boys and the newspaper boys, and the old station with the restaurant and the flies and the fruit and the smell of everything, and the ferryboats coming in "bump" against the piers.

"I'll wait here and watch the people," I said to Stephen, "while you get the tickets."

He was standing in the door of the waiting-room, smiling in his old dreamy way.

"Isn't that the boys' train, Esther?"

"I guess so; they usually take the 5:38."

"Buffalo — Cleveland — Chicago and all points west—forward on the right."

And Stephen said out in a voice like the man's:

"Europe, Asia, and Africa *on* the left!—why not? What *is* in a place, after all, my dear girl?"

"Why, I thought you never wanted to go to Europe again."

For, honestly, I wouldn't have been surprised if he had started going down to take a ship for China! Nothing surprised me in those days—I felt keyed up all the time. We were making our way—we were making our way, and now I can look back and see, as it were, sparks fly out behind our train.

I was excited. My husband said: "I never said I didn't want to see Bracketsville again, did I, Esther? Let's go out home."

He put his hand on my arm and turned me toward the other side of the station, where the lines of commuters were walking along with their newspaper bundles—an ordinary, quiet procession of which I had been part for years of my life.

"Come," Stephen said, "never mind the baggage. We can give our checks up to Moore at the Bracketsville station. He'll send for the things." And as he helped me up the steps of the old train he laughed: "Your Worth gown isn't in any hurry to get to Bracketsville, is it? *We are!*"

CHAPTER XLI

The boys and Fanny came and boarded with us, and Stephen said we were "founding a family." He went to New York and took a small, insignificant position in a lawyers' firm. I never had known that he had been through the Harvard Law School and admitted to the bar before he went abroad.

Even in the first year the Bracketsville people began to talk about him and of how first-rate he was at the law, and now that he didn't drink a drop he could work harder and longer than any man I ever saw.

Fanny had come back from Europe prettier than ever, very stylish, with lots of airs and ideas, and her old employer made her private secretary at a hundred dollars a month. She was the prettiest girl of her age that you could wish to see. She had brown hair with a curly kink in it, and it always looked fixed, no matter what. Her eyes were dark blue, most too big: they looked fast. She said they embarrassed her. She had a lovely skin, a real Carey skin, shell like—the kind that on the hottest day always looks cool as ivory. She would have passed for a real beauty anywhere.

I saw right away that things were going to be as they were before between Stephen and Fanny; only I was wrong. They were far worse. My husband was entirely absorbed in his sister-in-law, and I knew that they corresponded outside of the house. One day Fanny said to me:

"Esther, you must tell me some of your experiences."

We were making inside curtains for the parlor on a Saturday afternoon, sewing up in my bedroom. Outside there was a fearful rumpus, for the "Bracketsville Baseball Team" were playing "The Palisades" in the ball field near our house.

"I don't know what you mean by experiences," I said.

"Why, I mean your experiences with Mr. Kirkland, of course."

"Why, I have been living along like anybody else, I guess; only beginning to make a career; it isn't always an easy thing even if you have the brains."

She laid the curtain down on her lap. "Esther," she said, "I guess you knew what you were doing all right when you married him, after all."

This surprised me. "You didn't think so then, Fanny."

"I do now. He is a magnificent thinker, isn't he? I really believe that he could go as high as he wants to. He could be president, if he liked. He has got every kind of talent, hasn't he?"

"Yes," I agreed, "and he writes beautiful poetry."

Fanny flushed red, and bent over to lay the hem on her knee. I had noticed that Mr. Kirkland was beginning to write verses again on his law reports, for the work that he gave me was all scrawled over the back with things like:

Oh lovely, laughing Irish eyes,
Face of pearl—amethystine eyes.

Fanny's eyes were all those things.

"A man doesn't go anywhere alone," I said to her. "I never saw anything like their dependence. I used to think a woman could lean upon and rest——"

But Fanny interrupted: "Why, certainly every man needs an *inspiration*, Esther."

Then I answered: "*They call it that.* . . ."

After a little she went on, looking at me: "You are an awfully hard woman, Esther. Marriage hasn't softened you one little bit. When Pete's ship went out and he stood there so lonely, poor fellow, I cried like anything, and you never shed a tear." Pete had taken a place in the customs in Honolulu and had just gone.

I said: "I wish I could cry; tears are like a safety valve—they let steam off; some day, I daresay, I shall explode."

"What a comparison!" she exclaimed. "Goodness gracious, Esther, how prosaic you are!"

I could see that she was dying to talk to somebody, and that if I hadn't been her sister she would have talked to me; but I couldn't believe my ears when she said:

"I wonder if you realize how cold you are to Mr. Kirkland, Esther, how dreadfully hard? Why, a great mind like his needs a great deal of understanding and of softness."

I was scarcely able to believe that she was sort of pleading for me to take my own place with my husband.

"I guess you're right, Fanny," I answered. "I suppose I am as hard as nails."

But she wasn't really listening to me. "He is perfectly fine, isn't he? And what strength of character he showed in the way he stopped drinking, didn't he?"

And she actually fell to dreaming there, tapping her cheek with her thimble and squinting up her eyes. That night Stephen brought her a five-pound box of chocolates.

CHAPTER XLII

She was carried away by Stephen—that was all there was about it. We had so much candy in the house that every one overate, and we sent the last box out to Pete in Honolulu.

After my first jealous anger was over, I began to think chiefly about Fanny's part in this. One night my husband came in late from New York at dinner-time and said:

"Well, I've got the tickets and the sleepers for to-morrow night."

"Why, what tickets, Stephen?" I asked.

And he looked at me perfectly surprised and said: "Why, the tickets for Yellowstone Park, of course."

"Who's going?" I asked, and he laughed out loud.

"Why, you and Fanny and myself, of course! What's the matter, Esther? Have you lost your mind?"

I served the soup, and I could see that even Fanny was surprised that I didn't know.

"Who will look after you, Ferdie?" I asked my brother, and he said he was going to start on his vacation the next week. Then Stephen began to talk about the trip, and "the striped sands of Yellowstone Park" and the "vast plains," and how we would ride.

"Pearl"—he called Fanny that—"will be exquisite on a donkey, won't she? I have half contrived this trip for the pleasure of seeing her ride one of those gentle beasts."

"I hope they'll be that kind," I said.

My sister was fearfully embarrassed. I could see that she was annoyed at Stephen and annoyed with me, and probably with herself as well; but he was in great spirits. He laughed and joked and drank his sizzling ginger ale and made toasts to his sister-in-law, Pearl—or Eulaine, as he sometimes called her now.

It was a queer trip.

I might as well have gone alone. My husband was like he was on his honeymoon with Fanny, and I used to get perfectly wild—*wild for her!* She was desperately in love with him, but he continued to talk to me about his business affairs when we were in our rooms at night, and never referred to Fanny in any way. As soon as the doors were shut, he appeared to forget her, and all his interests were centered in the legal affairs he had left behind.

He was receiving letters all the time from Judge Rollins, his chief, and from Senator Roxburg, too. And while we were in Denver some one wired to ask him to take a case which he told me, if he accepted, would bring him fifteen thousand dollars.

I was watching Fanny like a hawk: I just stuck on everywhere they went. My husband didn't seem to know or care, and Fanny was dull and blue and sullen when I was around. He teased her and joked her and made love to her under my very eyes. And I couldn't but feel that he would just as soon kiss her before me. There he was, just as unconscious of my presence as one is of the earth and the air. But just like the earth, I kept there—under his feet. Most of the time I had a solemn, rather a frightened feeling; it seemed to me serious as far as my sister was concerned.

Neither one of them could shake me; and when I saw that the only person I made mad by staying around was *Fanny*—I pitied her.

Fanny was too pretty to be safe, and when it happened that I was taken with one of my violent headaches on the day of one of our excursions, at Colorado Springs, I felt dreadful.

Fanny couldn't disguise her feelings, she was so delighted. Before they went she came in to see how I was.

"Fanny," I said, "in my top drawer is a little packet. Will you hand it to me?"

She did as I asked, and then I gave it to her.

"There," I said. "The girl found them out in the front yard. I guess you must have dropped them. I haven't had a good chance to give them to you before. I don't need to tell you I have not read them, but I would burn them if I were you."

She just snatched them from me. It was half a dozen letters from my husband to her, addressed to Fanny at the post-office at Bracketsville, to be called for. She was flaming red when she went out of the room—without saying a word.

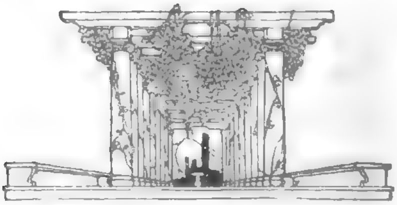
They started away on their all-day trip, and I was pretty nearly out of my mind about it. I couldn't speak to Stephen—I knew that he would have flown into a passion and denied that he even cared whether Fanny lived or died, and that ten to one after a scene with me he might have taken something to drink.

Fanny had on a blue serge skirt that day, a blue shirtwaist, and a sailor with a blue ribbon around it. She looked about eighteen years old, no more, and her skin was like pearl. It was not until they had been gone several hours that, like a flash, Miss Pagee came over my dull, heavy mind. She came like a mist—like a ghost to me from another world—I could see the picture of her boat and her floating veil. I hadn't thought of her for a long time, but now I remembered how I had kissed her like a sister and that I had loved her no matter what she had done, and I decided that I had been very mean and wrong and hard to my own sister, and very weak.

It was three o'clock in the afternoon, and they should be back for supper, so I got up and dressed, sick as I felt, and put on my hat. Then a feeling of great weakness came over me, and it seemed to me as it had often done before—that I was too poor and insignificant a thing to stem any of the tides of life that went so fast around me. By the time I got downstairs I was dripping wet with perspiration, but I started out to walk down the road which I knew they would be likely to take coming back. Somehow it seemed as if Millie Pagee just went along by my side, white and breezy, and after I had taken some dozen steps down the road I stood still where I was and prayed.

Then I went back to the hotel and sat down on the piazza and waited.

The Next Instalment of **"A Successful Wife"** will appear in the July Number.



LINDSEY *vs.* BUCHTEL

The Children's Judge takes up the Gauntlet and Answers his Critics

THE Beast and the Jungle" has now run its course of publication—through the relation of innumerable detailed incidents, covering a period of ten years of the political history of Colorado, involving scores of public characters, and impeaching in hundreds of particulars the administration of government in the state. It is humanly impossible that such a story could be written without error. But the manuscript was read and checked over, before publication, by lawyers, by detectives, by newspaper editors, politicians, ministers, and public men in Denver who had lived through the events narrated, and could corroborate or criticise the account of them; and it was verified by careful reference to the newspaper records and public documents of the day. As a result of this care, not a single important error has been found in the printed articles, by the hundreds of thousands who have read them.

Still, there have been attacks upon the story, and attempts made to discredit it; and though these have been directed against matters of rather trivial detail and do not involve any large and essential facts, it is necessary to reply to them, because they have been widely circulated throughout the country by the agents of the Beast, and might, if not replied to, establish themselves in the public mind as impugning the accuracy of more important statements—of which there has been no question.

These attacks have been chiefly circulated by means of the Denver *Republican*, the Denver *Post*, a Denver weekly called *Clay's Review*, and a pamphlet issued by Reverend Henry Augustus Buchtel, Chancellor of the Denver (Methodist) University and ex-Governor of the State of Colorado under the Beast.

Now the *Post* is the evening organ of the corporation rulers of Denver, as the *Republican* is their morning voice. The *Post* is something of a free lance; it plunders for its own pocket when its master is not on the hunt; and it occasionally pretends to join the people in their fight for civic liberty, so as to be able to sell itself back to its proper lord, for the higher price of treason, when the people seem about to achieve some little victory. But the *Republican* is always faithful to the hand that brings it food. It is at once more true and more timid. It rides close to its master on his forays, to keep itself safe under his protection while it pretends to be protecting him; and it stands behind his chair at table, its lips moist with hungry expectation for the choice financial morsels that he may leave on his plate.

When "The Beast and the Jungle" was announced in EVERYBODY'S, both these papers realized that their master was to be attacked, and both sprang to his defense. The *Post* announced that it would follow each instalment of the story with a complete refutation. The henchmen of the corporations made pilgrimages to the editorial rooms. The detective whom the corporations had employed to manufacture charges against me made his report. When all was ready, the stuff was turned over to a reporter. He took it—and found that he had nothing but a mass of evident lies and ill-founded slanders too unconvincing to be printed. He did not write it. Neither did anybody else. No man who felt the responsibilities of intelligence could be brought to abandon his mind to the writing of that much-advertised "refutation." It was never written. And no disproof of the facts narrated in "The Beast and the Jungle" was even *attempted* by either the *Post* or the *Republican*.

Failing in this, the columns of the *Post* were thrown open to the unsupported denials of the men whom I had given something to deny. My old law partner, whom I have called "Senator Gardener," denied that we had received $1,000 for defending "Jim" Marshall in a lawsuit, as related in chapter three. But, fortunately, before he knew what I had written in the matter, he had admitted to Mr. Cosgrave, editor of EVERYBODY'S MAGAZINE, and to Mr. O'Higgins, who wrote the articles with me, that Marshall *had* paid our firm $1,000. In order to discredit me in Mr. Cosgrave's eyes, Gardener said that he himself had received the money for defending Marshall from a charge of murder in which Marshall had become involved (so Gardener said) by following my advice in defending himself in the possession of a leased house. Mr. Cosgrave and Mr. O'Higgins searched in vain for any indictment or information making such a charge of murder. One of the gambler's agents, "Billy" Arnett, who had been in the attack on Marshall, denied that such a charge had been laid against Marshall or that any murder had been committed. In fact, Gardener made an "unmitigated misstatement," in the *Post;* and we disproved it. The *Post*, of course, paid no heed to the disproof.

ACCUSED OF LYING

His other denials were of a piece with that. Several were contradicted by the pencil notes which Mr. O'Higgins took of the interview with him—notes that were taken under Gardener's eyes and with his consent. He published, in the *Post*, a facsimile of a check that I had accepted from him after I was judge of the County Court—in an attempt, apparently, to suggest that I had shared in the profits of our law parnership after the time when (according to the magazine articles) I had broken with him. But that check, even in the newspaper facsimile, shows, in Gardener's writing, in the lower left-hand corner, the words, "Old Collections Lindsey and—." And I do not know what he proves by it, except that some clients are slow to pay their lawyers.

Similarly, the *Post* published a statement purporting to be from Wilbur F. Cannon, now Pure Food Commissioner in Colorado, declaring that I lied in my charge that he had killed our insurance bill in the Legislature, as related in chapter two. Mr. Cannon, meeting me on the street, denied that he had told the *Post* I lied. "I was in so many deals to kill bills in those days," he said, "that I don't remember the details about this one. But I don't believe I got any money for it."

The "Big Steve" of chapter one was quoted by the *Post* as saying that I lied in my account of the incidents involving him. But he told my friends that he had not said I lied—that he could not recall the incidents, but would not deny that they had happened. And while *he* was quoted as saying that I lied in involving him in the incidents, Gardener, to another interviewer, admitted "Big Steve's" part in the incidents and unconsciously confirmed my account of them.

THE WEAPONS OF "CLAY'S REVIEW"

So it went on. Not only did the *Post* and the *Republican* fail to disprove any episode in my story; they failed even to make any successful denial of any. After three months of controversy, they were silenced. The later instalments of "The Beast and the Jungle," involving the graft exposures in the County Court, the ballot-box frauds, the charter election corruptions, the debauchery of the Supreme Court, and all the other incidents of the subversion of popular government in Colorado—of none of these has there been (at this writing) so much as a question, much less a denial or a disproof!

With the *Post* and the *Republican* silent, there remained *Clay's Review*, a weekly paper, subsidized by the corporations and circulated free. I should not mention it here, if I had not learned that it is being mailed to all parts of the United States, to all sorts of influential men who give it the hospitality of their reading-table without suspecting what sort of journalistic animal they are letting into the house. Its proprietor, Perry A. Clay, is a graduate of the Sheriff's office, where he was a sort of tool, in authority, of the Denver gamblers and dive-keepers. He was undersheriff to the Sheriff who sold his office for corrupt purposes for $20,000, as he afterward confessed; and soon after the sale, Clay bought a house in Denver with some thousands of dollars "in greenbacks," taken from a drawer in a safety deposit vault. He was read out of the Democratic party by ex-Governor Thomas, and obtained from his masters the clerkship of the District Court of Denver, where he still draws a salary from the community for having served so faithfully the enemies of the community.

He has devoted the columns of his review to the reproduction of the *Post's* falsehoods, without, of course, reprinting my disproofs of these. He has published statements about me which he knows to be false—and all Colorado knows to be false—hoping that among those outside the state the lie might pass for true. He disguises his defense of the Beast by printing temperance articles, and posing as an advocate of the Anti-Saloon League, which has refused to endorse him. He has succeeded in deceiving many trusting clergymen who contribute matter to his purpose. I do not intend here to reply to anything that he has published concerning me. There is a sort of abuse that a man's self-respect will not let him retort upon.

"Tramway Bill" Smith started a libel suit on the incidents of the first three chapters; and the shout of laughter that went up through Colorado has left him still red in the face. At a recent political dinner, he made a speech in which he attacked "The Beast and the Jungle" as untrue. He was replied to by Mr. John F. Vivian, the Republican State Chairman, who conceded ironically that "Tramway Bill" might be right in his declaration that my charges against *him* were false. "But," Mr. Vivian added, "let me say—we're all friends here together—that the rest of the story is quite true!" Mr. Vivian's opinion is exactly what I have heard from every man who knows Colorado politics on the inside, and dares to tell what he knows. The only complaint I hear from any of them is that we have not piled up the horrors as high as we might.

THE CHANCELLOR DEFENDS THE BEAST

It has been left to Reverend Henry Augustus Buchtel to be the one man, in any sort of reputable public position, to try to defend the indefensible. For the second time in the history of Colorado he has rushed forth to champion the Beast. He has published and circulated a long explanation of his part in the events narrated in chapter ten—in which I described the conferring of an honorary degree upon me by the Denver University, and the sequel of that incident—and he concludes his own defense with a defense of the men whom I have accused.

Now, I did not say, in chapter ten, that I thought Chancellor Buchtel was a party to the use that was made of his university, nor even that he was aware of it. I did not believe he knew. In those days of our personal friendship, I thought of him as a bland and childlike, simple Christian minister, who was unconsciously being "used" by the men who wished to "use" me; and I remained stubborn in that belief long after many of his most intimate friends had abandoned it—as those of my private letters show which he quotes in his defense.

"UNGENEROUS SUSPICIONS" DISPROVED

I have related in chapter ten a series of incidents, none of which is denied by Mr. Buchtel. Because of those incidents, I say, I "wondered whether there was any mark of the Beast" on my diploma. The suspicion that there might be such a mark rather took "the gilt from my gingerbread." I felt that I had been given an "honorary Bill Evans degree." I do not say—I cannot say—what was in Mr. Evans's mind when he sent word to me that he thought my work should be "publicly recognized by the university," nor what was in Chancellor Buchtel's mind when he proceeded to recognize it. I relate only the facts known to me, and leave the reader to draw his own inferences.

Chancellor Buchtel denies that he walked down the aisle with me. I remember distinctly that he held my arm as I came up the steps of the church, and that he was telling me how he had built the church, "stone on stone." I know that we entered the church arm in arm, and came to the aisle so. If I am wrong in saying that we went any farther together, I apologize for a memory that is not, as the chancellor says, "infallible," and that I do not pretend is infallible.

Having accused me of "ungenerous suspicions" of him, which I did not then have—and have not said I then had—he proceeds to show that I did not have them, by quoting letters from me in proof that I believed in him and his university. He might have quoted many more such letters. I was then trying to have built in Denver a trade school to which I might send the young boys whom we were trying to help to learn a means of earning an honest living. Chancellor Buchtel had shown considerable interest in this project. He had proposed to me that the university should build the school, if we could raise the money for it; and he must have letters from me written after I had seen John D. Rockefeller's secretary in the matter, and had failed to obtain a donation from Mr. Rockefeller for the university. He will certainly remember his visits to my chambers and his original request that I take the matter up at 26 Broadway.

BUCHTEL'S LICENSE TO THE BEAST

He came to me frequently, told me that he had written Mr. Andrew Carnegie about my work for youth, and gave me a fatherly assurance of my ability to aid our neglected boys through him and his university. I believed in him; I felt for him the affection of personal friendship; and in that belief and feeling I fought the progress of disillusionment that followed. Just before he was elected Governor, I wrote him a letter—which was not only delivered into his hands, but was also published in the Denver *Times*—giving him proof that he was being "used by as infamous a pack of political scoundrels as ever disgraced a state or debauched a community." And in November, 1906, just after he was elected Governor, I followed it up with an earnest, personal letter, hoping that he might give me an opportunity to open his eyes to the use that was being made of him. I wrote it after conferring with several of his friends, some of whom seemed to hope that I, by my faith in him, might help to save him. Our hopes proved in vain. I do not recall that he even replied to me.

I had heard the gossip among the politicians that, in return for the support which the gamblers and dive-keepers had given him in his campaign, they were to have one year of open gambling and immunity from prosecution in Denver. I watched, with hope, the earnest efforts of the Christian Citizenship Union, and the leading ministers of Denver, to put a stop to the carnival of public vice that followed Governor Buchtel's installation in the State House. I read with amazement his contemptuous letters to the young men of the Christian Citizenship Union and his defense of the public officials who were protecting the gamblers. I saw, with dismay, the ruined homes, the misery of women and children, that resulted from his failure to use the power that was in his hands every minute of this year of license.

At the end of the year he was forced to use his power (when it was politically in the interests of the Beast) to end public gambling temporarily; and he confessed, thereby, the guilt of his failure to act before. Still I tried to believe that he did not understand the political connection between the public-service corporations and protected vice. I watched him pardoning and paroling, at the request of pothouse politicians, all sorts of poor tools of vice and infamy who had been caught by the law. I saw him fighting the real measures for local option introduced by Senator Drake for the Anti-Saloon League, in the Legislature of 1907, and aiding the "fake" Kelly bill fathered by the liquor "interests," until his own ministers of the Methodist Church, at a ministers' meeting, repudiated him and his liquor bill, and he was finally forced to stand for the right. I heard him, subsequently, claiming a public credit for the passing of the very local option law that he had so insidiously fought. I saw him the defender of the Guggenheim steal of the senatorship; the champion of the corporation political machine; the advocate and exalter of those men who have made the politics of Colorado a reign of corruption and a tyranny of crime. And it became impossible for me to believe that he was anything but willingly subservient to the interests of public wrong.

FIFTEEN MINUTES A DAY WITH EVANS

In the last session of our legislature (1909) the opponents of our Reform program had no more loyal supporters than Senator Barney O'Connell and Senator Horace T. DeLong. In the fight for direct primary laws and other measures designed to restore representative government in Colorado, both these men rendered distinguished services, against the people. But on the ground that they had both voted against a measure that did not repeal, but slightly modified, the local option law, Chancellor Buchtel awarded them honorary degrees from the Denver University, and stirred up another protest from those who revolt at the use of a college to reward the friends of the corporations and their political boss. Chancellor Buchtel, in his pamphlet-reply to me, admits that his "conversations with Mr. Evans [Corporation Boss William G. Evans] about the work of the university would aggregate as much as fifteen minutes per day for all the days of the year." It is enough! The substance of those interviews does not need to be known. His public acts betray his private understanding.

He closes his defense: "My last word is a word of general appreciation of the men of Colorado, in rejoinder to the wild riot of charges against everybody in Judge Lindsey's story. . . . My testimony is that Colorado is full of purposeful and strong people of the finest moral fibre." The people of Colorado do not need the testimony of Chancellor Buchtel on that point. His present reputation among them is sufficient proof that their "moral fibre" is all that it ought to be. Nor can he shelter the men whom I accuse behind the unassailed repute of the people of Colorado whom these men have been diligently exploiting. I have tried to expose the wolves in the fold. Chancellor Buchtel cannot discredit that exposure by testifying with such holy indignation that the flock is not a wolf pack! He cannot protect the wolves behind the virtues of their public victims. I have not attacked the known honesty and integrity of the people of Colorado; I have attacked the corrupt men who have fattened upon that honesty as the parasite fattens upon health.

I do not accuse the Denver University, which I have always supported; I accuse the men who have used a good institution for a bad end. I have not even attacked the disgraced victims of our political conditions—though I have been driven to reply to their attacks. I have tried to show nothing but pity for the man who has been unable to use his talents for the good of his fellows, because corruption ruled them and he served necessity. It is intended that such men should draw upon themselves the public criticism that should be directed against their masters. It is an old ruse of the Beast, but it has failed. The people of Colorado will not be deceived by it. The Beast existed because there was a jungle. The animal escaped recognition. Without the jungle can there be a Beast? As we turn on the light, the jungle disappears—the Beast is revealed! And now the people of Colorado see it! That spells its doom, inevitably, for they will not be diverted from their vengeance on it or their disapproval of those who defend it.

And since this must be my last word to the readers of EVERYBODY'S MAGAZINE, let me say that nothing in my life has been more encouraging than the response that has come, from the people of Colorado and from all parts of this country, to our appeal for a recognition of the Beast and an opposition to its rule of plunder and corruption. This response has brought the assurance, in a thousand ways, that the American republic has still the determination of freedom and the heart to fight for it. I know now that, whatever attempts may be made to discredit me, in the future, by the organization of vice and power that will try to crush me here, as it has crushed so many before me, the cause for which we have fought will not be imperiled. All the efforts of bribed juries and bought judges—with the power of wealth impelling the villainies of weakness, with the functions of the state so often in the hands of the agents of injustice—will not be sufficient to injure the cause, whatever injury it may succeed in doing to any advocate. The individual is of no importance—his success or his failure, his happiness or his suffering, his triumph or his disgrace. But the cause involves the success or the failure of our wonderful democracy—the happiness or the suffering of millions of oppressed citizens, polluted in their lives and agonized by the disease and immorality of their corrupted children.

WE SHALL WIN!

We are moving forward against evil, against injustice. Our success is as sure as our cause is just. No conspiracy of confusion or corruption can long delay it. No personal defeat can now so much as retard it. The people of this country are still "right"; they are forever *for* the right; and no right cause, once they endorse it, is resistible. The jungle disappears. The Beast appears—it snarls. Its days are numbered. *We shall win!*

A GOLDEN RULE CHIEF OF POLICE

By FREDERIC C. HOWE

Author of "The City, the Hope of Democracy," "Privilege and Democracy in America," etc.

"Fred Kohler is the best Chief of Police in America."—*Ex-President Roosevelt.*

"We are doing things here not done anywhere else in the world. The police department is helping people, not hurting them. We judge first and punish afterward. We used to punish first and then judge. The Golden Rule is just plain Common Sense."—*Chief of Police Kohler.*

"Golden Rule—Hell! He Golden Rules us all right. Chief Kohler makes the law and then enforces it. That's why I call him an anarchist."—*A downtown saloon keeper.*

"I have perfect confidence that love begets love in society just as it does between individuals. We are trying to save men's self-respect, and that will save their souls; to save their lives by giving them a chance; to change their attitude toward society and to change society's attitude toward itself."—*Harris R. Cooley, Director of Charities and Correction.*

TO witness the branding of cattle for the first time is to be horrified by the cries of helpless victims and sickened by the smell of burnt flesh. But efforts to do away with this apparent cruelty are met by the argument, "It is safer so." In every "round-up" are found occasional mavericks, accidentally caught, unjustly claimed. If found with the herd, they share the common fate. It is safer so.

Have you ever witnessed the daily round-up by the cowboys of our cities? The police station is the corral. Here the derelicts of society are gathered in by the police. Have you ever followed these social outcasts and occasional mavericks into the police station or the "bull pen"? Have you seen the children of tender years herded with women of the streets; the ignorant and petty offenders side by side with the habitual criminal? Have you heard the profanity—and worse than profanity—in such places, which all night long continues to defile every soul that hears? Have you thought of the rotting process which sets in upon the minds of boys and girls, men and women, who are discharged in the morning, following a night of familiarity with the worst that the city lets loose? Have you watched the aged parents, the wives with babes at the breast and little children clinging to their skirts, who fill the police courts and wait for the hurried word of the judge—a word which may give liberty to the one they love, but which cannot remove the disgrace of arrest?

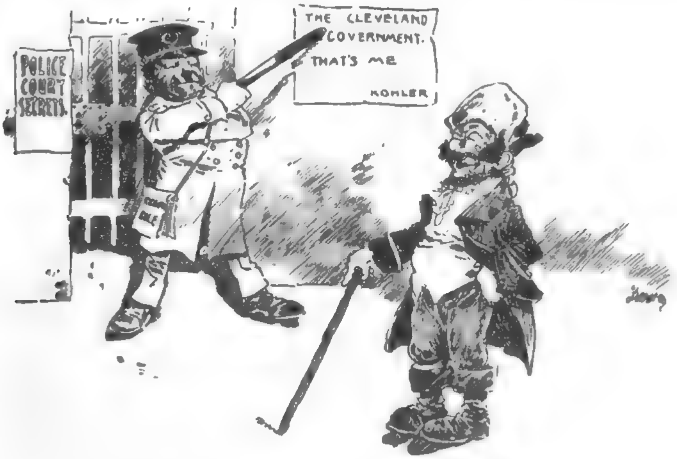
Each year there are probably a million arrests in America for offenses which are not crimes at all, and which involve no injury to persons or to property. A very large proportion of these offenses involve no real vice or wrongdoing whatever. In New York City there were 204,119 arrests in 1907. This is one arrest to every eighteen members of the population. And of these arrests only one in every ten was for a criminal or a penal offense. And of this ten per cent. arrested for a crime only one in five was convicted by the courts. Out of 204,119 arrests only 4,817 were found guilty of a crime. Of the remaining 199,302 arrests upon the calendar, one half were dismissed by the courts because of the triviality of the offense or the insufficiency of the evidence.

When one considers these facts—and they

are as true of every other city as of New York—the question arises, is it necessary to arrest ten persons when but one is even suspected of being a criminal? Is it necessary to bring a million or more persons each year under the brutalizing influence of the police court, and to place beneath the branding iron of shame twice that number of innocent wives, children, and parents, in order that one arrested person out of forty may be convicted of a crime? Does society owe nothing to the wives and children of men whom it carelessly apprehends for some petty offense? Is it under no obligation to those who are caught in the dragnet of the police because of economic conditions over which they have no control?

For the wreckage of our cities is largely the result of industrial change: lack of work, hard times, sickness, and all the attendant ills of poverty. This is particularly true during periods of hard times.* From the classes thrown out of employment emerge the tramp and the vagabond, the prostitute and the petty criminal. How much we ourselves are responsible for the production of this wreckage through indiscriminate arrests, by making men, women, and children familiar with vice and crime in our police stations, and destroying their self respect, no man can tell.

Is it really safer so?


POLICE COURT SECRETS
THE CLEVELAND GOVERNMENT. THAT'S ME KOHLER

From the Cleveland Plain Dealer.

A NEWSPAPER CARTOON OF THE GOLDEN RULE POLICY.

One Chief of Police says it is not. Fred Kohler, Chief of Police of the city of Cleveland, says that indiscriminate arrests are a chief cause of crime. Ex-president Roosevelt, himself an expert on police matters from years of experience as Commissioner in the city of New York, called Kohler "the best Chief of Police in America." Certainly Kohler is as rigorous a disciplinarian and as little tolerant of crime as any man I know. Yet Kohler startled the International Association of Chiefs of Police at the Detroit meeting in 1908 by the following statement:

"It has been said, as you gentlemen, with your long experience in police business, know, *that the police, unwillingly and unwittingly perhaps, have been as instrumental in making criminals as any other agency—poverty, heritage, and association excepted.* This we have done by making these numerous arrests of first offenders, by exposing and branding them with police court and prison records.

"We have discouraged men. *We have driven young men and weak men to the haunts and association of habitual and expert criminals, who have taught them the ideals and the practices of crime. We have nourished, we have not prevented crime.* The time has come to change all this, and I believe that we in Cleveland have found a way to do it."

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*Germany recognizes non-employment as something beyond the control of the worker, and has undertaken to minimize its evil effects by the most comprehensive sort of remedies. These include (1) Labor Registries, which exist in every community, and which find employment each year for nearly a million skilled and unskilled laborers; (2) Lodging Houses or *Herbergen*, supported by public authority, where men find lodging and emergency work for a few days at a nominal cost or at no cost at all; (3) Emergency Work, furnished by the cities during the winter months or during periods of hard times; (4) Out-of-Work Insurance, which is provided by several cities, and to which the workmen contribute.

The motive of these activities is to protect the worker from poverty, and the loss of self-respect, which ultimately leads to vagrancy, if not to crime. As a consequence, the vagrant class has practically disappeared in certain sections of the country.

Scientists have discovered that if a means can be devised to remove the food upon which poisonous bacteria live, the bacteria will follow their food supply. We now purify the water supply of our cities by filtration. In this process the bacteria attach themselves to the animal and vegetable matter upon which they live. Modern municipal hygiene does not try to stop the ravages of typhoid by the treatment of typhoid patients in the hospitals. It purifies the water supply. The city of Cleveland is trying to solve the criminal problem by an equally scientific process. It is seeking to check the first appearance of crime by reducing the number of arrests for petty offenses, as well as to create an environment inhospitable to vice and crime.

The Chief is not a sentimentalist, and he only half likes the sobriquet of "Golden Rule Chief." He calls his policy "Common Sense." I found him standing on the street corner watching his traffic squad as it handled a crush of automobiles, wagons, carriages, and pedestrians with the ease and courtesy of the London "bobbies." He looks more like a man about town than the traditional chief of police. And his youth has always been urged against him. For he has had his share of enemies as he has pushed his way up from the bottom of the force. When Tom L. Johnson was elected Mayor of Cleveland in 1901, Kohler was holding down the hardest job of the force. He was captain of the downtown precinct. It included the Tenderloin. One of the first things the Mayor did was to transfer Kohler into the woods. Kohler did not remonstrate; he accepted his banishment as one of the chances of politics. For Kohler is a Republican; Mayor Johnson was a Democrat. A few months later Kohler received a telephone message asking him to call at the Mayor's residence.

"I had no idea what was coming," said Kohler. "I didn't know the Mayor then. But I did know there were a lot of fellows who wanted to put me down and out. The Mayor looked at me for a few moments and then began: 'I presume you know that I was responsible for your being sent to the outskirts. Well, I made a mistake. I was misled. I have made a thorough investigation, and I intend to make you Chief of Police just as soon as I can do so. For the present I want you to resume charge of the downtown precinct, and to be captain of the detective force as well.'"

That day Kohler went back to the Tenderloin district. The next year the Mayor appointed him Chief of Police. The politicians did not like it. Some of them do not like it yet. Neither do the grafters. But the Mayor backed up Kohler. "You see," said Kohler, "I may be a dreamer, but I came to my dreams after twenty years of hard experience."

"And the Golden Rule Policy," I asked —"was that Mayor Johnson's idea?"

"I never even asked him about it, although he was pleased over it and told me so. The plan grew out of my experience. Each morning when I came to the police station I found from eighty to a hundred arrests had been made during the night. Some days there were twice that number. The station was filled with men, women, and children. There were all sorts of offenses, and most of them were trivial. The halls and court rooms were filled with crying women and with aged parents concerned about their sons. They were the poor—the very poor. For the rich are not arrested upon petty charges. Many of these people were ignorant of the offenses they had committed. They were a sad sight, they were so helpless. The courts were congested. It was impossible to take care of all of the cases. Then, when they were called, from sixty to seventy per cent. of them were dismissed. The judges knew that no good was accomplished by punishing these people.

"All this confused me. The number of arrests did not diminish; as a matter of fact, the number of arrests increased. Each year nearly twenty thousand persons were arrested only to be discharged. As many more wives and parents and children were brought in contact with the shame of it all. And what good did it do? This was the question which always came back to me. Well, certainly it did a lot of harm. It hurt everybody. Even the crowd that saw the arrest was hurt by it. The man arrested was disgraced. The man's family was disgraced. His little children were disgraced. They were jeered at by their schoolmates. The man lost a day's work—which he could ill afford. Possibly he lost his job. For employers haven't time to inquire the cause of a man's arrest. He certainly lost his self-respect. The city lost, too—it lost the time of the officers who had to be in court as witnesses, it lost the time of the court officials. For two thirds of the cases were dismissed, and everybody was the worse for it. Especially the tens of thousands of

FRED KOHLER, "GOLDEN RULE" CHIEF OF POLICE, CLEVELAND, OHIO.

innocent persons at home. So you see what a mess we were making.

"Then there were the drunks, those who had disturbed the peace, the petty offenders who were fined or sent to the workhouse. They made up the bulk of those who were not discharged. And who was it that paid the fine or suffered most from the workhouse sentence? Again the women and children at home. They had to go without things they needed in order to pay the few paltry dollars that went into the city treasury. *And not one particle of good was accomplished.*

"We really helped to make criminals of men. Nobody knows how many thousands have been started toward the penitentiary by the policy which we pursued. I worried over it a long time. Then, beginning on Christmas Day, 1907, I called in all the members of the department and instructed them in separate classes. I told them as well as I could what I had planned, and later instructed the captains and lieutenants to order their six hundred subordinates to stop arresting first offenders for misdemeanors. They were to warn them and to tell them the law. If there was a disturbance on the streets, or a neighborhood row, they were to learn the cause and, if the trouble was trivial, send the men about their business. When they found a man drunk, they were to send him home, and to take him home if he was too drunk to get there himself.

"The newspapers protested. They cartooned the new policy. Most good people shook their heads. You see, it is so ground into our minds that the only way to preserve order is to arrest as many persons as possible. Gradually the police caught on. Now they like it. The people have respect for the police, and the police, in consequence, have more respect for themselves. They would not go back to the old system. The policy has come to stay. And every city in the country will come to it. Already a large number of other cities have adopted it. Some have gone farther than we have."

"But is there no danger of graft and blackmail on the part of the police?" I asked. "You give them so much authority."

"There is no police graft or blackmail here," Kohler insisted. "Blackmail only exists when the law says one thing and the police permit its evasion. *The way to put an end to blackmail on the part of the police is for the chief openly to take the community into his confidence.* Then there can be no graft. Moreover, while we give the patrolmen general orders, he does not act wholly on his own judgment. When in doubt, he takes the arrested person to the nearest station house and refers the case to the Lieutenant."

"And crime?" I asked. "Does not this Golden Rule idea encourage men to violate the law?"

"Quite the contrary. There is less crime in Cleveland, less property stolen, in spite of the hard times, than there ever was before. The non-arrest of minor offenders leaves the police free to arrest criminals. We made more arrests for crimes in 1908, under the new policy, than we did in 1907 under the old, although the total number of arrests for all offenses was but 10,085 in 1908 as against 30,418 in 1907. The Common Sense Policy cut down the number of arrests the first year by 66.8 per cent. Even with this reduction, nearly one half of those arrested were discharged by the courts, and only one thousand of the arrests were for crimes. To-day, but one arrest out of ten is for a crime. Under the old policy there was only one in thirty. And I hope to cut down the number of arrests still further.

"For of the 391 arrests in February, 1909, 101 were allowed to go free, 22 were released on waivers, 63 were continued, and only 205, or about one half of the total number, were fined, sent to the workhouse, or turned over to other authorities for trial."

Here are the figures of arrests under the two policies:

	January	February	March
Arrests under old policy—1906	2,285	2,016	2,430
Arrests under old policy—1907	2,155	2,257	2,711
Arrests under the Golden Rule Policy—1908	911	829	939
" " —1909	591	391	423
" " —1910	401	422	381

NEARLY 2,500 VAGABONDS WERE TURNED OUT OF CLEVELAND IN A YEAR OF CHIEF KOHLER'S POLICY.

NEWTON D. BAKER, CITY SOLICITOR OF CLEVELAND, WHO DEVISED THE "SUNRISE COURT" AS A MEANS OF SETTLING MINOR POLICE COURT DIFFICULTIES AND PREVENTING ARRESTS.

This falling-off in arrests pleases the chief, this strange chief who sends occasional bulletins to his men of which the following are examples.

"I want to assure you," he says, "that the number of arrests is not a matter for credit, nor does it count in your record. But the number convicted and sentenced in the final court, after arrest upon competent evidence that an actual crime has been committed—that is what greatly adds to the individual man's record."

In February he said: "*The police force is organized for the prevention of crime, for the capturing of criminals, and the aid and convenience of the public; not for the purpose of causing the weak, the thoughtless, and the unwise and their innocent relatives to suffer and be disgraced.*

"*The Golden Rule or Common Sense Policy, in a few words, is one that aims to arrest persons only when they should be arrested.*"

There has been a change of city administration since the Golden Rule or Common Sense Policy was introduced, yet there has been no change in the chief. As late as April, 1910, Kohler issued a bulletin to the force in which he said: "It is both gratifying and encouraging to note how widespread has become the interest in our Common Sense Policy in the past two years and three months, and we can now look forward to the very hour when no tide of partisan or factional strife can overwhelm it. We have made our police stations—not places where punishment hardens the heart of apparent violators, making it easy for them to become second offenders—but we have made of them what might be termed moral hospitals where advice, good will, protection, correction, and, if possible, reformation is the watchword."

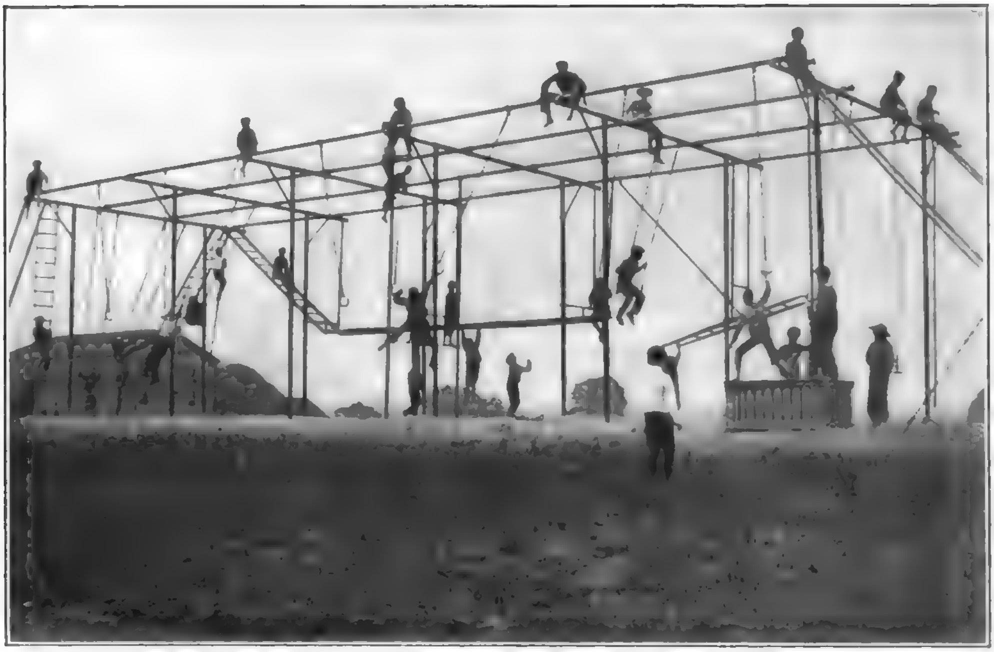
And this Common Sense Policy of Kohler's is but part of a larger policy which has characterized Cleveland's attitude of mind toward the poor and the unfortunate, a policy which grew up under the inspiration of Mayor Tom L. Johnson, Director of Charities and Correction Harris R. Cooley, and City Solicitor Newton D. Baker. Here are men actually in the work of practical politics, who believe that poverty, vice, and crime are largely the result of laws made by men, and not of the weakness, badness, or incompetence of humanity. They think these things are symptoms of a social disorder. They trace poverty, and the vice and crime which spring from it, to its origin in land monopoly, and the law-made privileges like the tariff, the private ownership of the railways, and the franchise corporations of our cities. And, believing that these evils come from some other cause than the fault of people themselves, they are trying to cure the disease by destroying its cause.

It is these men who started Cleveland on the business of human life-saving. Boys and girls are cared for on playgrounds, of which there are a score, scattered all over the city. There are public baths and above the bath houses are gymnasiums. In the summer there are band concerts, carnivals, school contests, and all sorts of organized recreation in the parks. There are bathing beaches along the lake. There are no "Keep off the grass" signs in the parks. In the winter there are skating carnivals. The bad boys and girls are watched over by the Juvenile Court and its probation officers. Juvenile offenders are never taken to the police court; they are watched at home. When these agencies fail, they are sent out to "Boyville," an attractive farm colony with thirteen cottages and schools and workshops where there are opportunities for both work and play. There is no suggestion of a prison here. There are no policemen and no obvious reform school methods. By these means crime is checked in its early stages.

And vice, close kin to crime, is watched over by a similar process. For years there have been no gambling houses in Cleveland and no gambling paraphernalia. Gambling was stamped out with an axe. There are no slot machines in the saloons, and no pool rooms. Gamblers, saloon keepers, and the vicious classes generally are controlled by police administration rather than by crusades, raids, and wholesale arrests. There is little or no street soliciting, and when arrests are made for this offense, men are taken as well as women. When Mayor Johnson was elected, he found the salaries of police court officials were paid out of fines collected from raids upon disorderly houses. Even the judges received their salaries from this source. The city was in partnership with vice. He stopped this, saying that if Cleveland could not afford to pay the salaries of its judges without raiding unfortunate women, the courts would have to go without funds.

Cleveland controls vice by repression. To a considerable extent, at least, the temptations, allurements, and profitableness of vice are minimized. Stalls in the saloons were abolished, as were the combined brothel and saloon. The city waged war on dives, and in this it was assisted by the orderly saloon keepers. No music is permitted after ten o'clock except by special authority, which is refused if any one in the neighborhood protests. No one contends that drinking has been stopped or the social evil abolished. There is still the vice to be found in every large city, but it seems to be generally agreed that there is less of it in Cleveland than elsewhere. This is accomplished with comparatively few arrests. Certain rules or standards are laid down, and the chief of police is ordered to enforce their observance. Not by arrests, as in most cities, but by stationing a uniformed patrolman at the door of any place which vio-

THE FIRE DEPARTMENT AT BOYVILLE, A FARM ON WHICH CLEVELAND TRIES TO SAVE BOYS FROM CRIME.



PLAYGROUNDS AT BOYVILLE, CLEVELAND'S GOLDEN RULE SUBSTITUTE FOR A REFORM SCHOOL.

lates them, with explicit instructions to take the name and address of every person who enters.

I dropped into one of the underworld saloons. The owner, as I learned, had served his time in the penitentiary. He was known to the underworld from coast to coast. He sniffed contemptuously when I mentioned "Golden Rule."

"He Golden Rules us all right, all right. There ain't nothin' doin' in this town. Talk about personal liberty! You can't have an old pal stay over night in your place without Kohler's getting on to him. He won't let 'em stay. They got to move on. He makes us drive 'em out. If we don't, he puts us out of business.

"Golden Rule—Hell! Do you see that place over yonder? It's all boarded up, ain't it? Got a 'For rent' sign on it? That's Kohler's Golden Rule doings. He's an anarchist. He don't care for no laws. Ain't we a right to the laws just the same as any one else? Ain't we a right to be arrested and have our say in court? We can pay our fines all right. And that's all the law allows 'em to give us. But that ain't Kohler's way. He knows we don't care for fines and can hire lawyers and delay the cases. That don't hurt much. So Kohler calls a patrolman and says: 'You put an officer in uniform in front of Billy's saloon and have him question everybody goin' in.' Now who wants to go into a saloon when he has to give his name and address to a policeman? Talk about picketing and boycotts. They ain't in it with this game!

"That's the reason there ain't no girls here, nor upstairs. There ain't no music any more either. The Chief don't send no plain-clothes men sneakin' around your back door or coming down your chimney. He's square. But when he makes up his mind that we ain't right, then we have to move on; and if we don't, he just puts an officer outside and waits till we do.

"Gamblin'? Ain't none. Broke that up in the same way. Kohler did it with an axe. He broke into the rooms and smashed the tables. It costs $1,500 to fit out a place. Kohler told the boys that if they didn't like it, they could sue him, as he 'd given 'em warning to get out. He didn't arrest the players. He smashed up the outfit. After he had done that a few times, the boys saw he meant business and left town. Jimmy D—— had an idea he could queer that game, so he put iron bars on his doors and windows. But the chief put an officer in front of the door, same as I was tellin' you of, and nobody would go in. And it put the saloon downstairs out of business, too.

"Yes, you can get anything you want to drink—but you got to be right.

"No, I don't mean by 'right' that you have to see anybody or fix it up with the police. Kohler would fire a policeman who took a drink off me. We all know what we can do and what we can't do. The policeman knows that he can't graft on me; so does the sergeant, so does the lieutenant, so does the captain. We have to obey the Chief and he has a law of his own. It ain't the state law, it's his law."

I went back to see Kohler. "There is one class your policy does not reach," I said, "and that is the vagrant, the tramp, and the petty criminal, who infest every large city. How about those? You can't repress them."

"We have few yeggs," said Kohler. "We make them leave town. You can see how we do it, if you will come to the police court in the early morning. And you can see the 'Sunrise Court' as well."

It was not yet light when I reached the Central police station. Officers were disposing of the suspicious persons, the tramps and the vagabonds who had been gathered in from the streets, the saloons, and the cheap lodging houses, much as hunters beat up their game in the jungle. There were a score of such men. Their hands showed that they did no work, their faces that they did not care. Some of them said they had employment, and officers were detailed to take them to their employers. One or two wanted to go to the workhouse. A few belonged in Cleveland and were detained. But the majority were hoboes. They were on the tramp. Their names were taken, then they were grouped and photographed. Those who said they were bound to the east were bundled into the patrol wagon and carted to the outskirts of the city and started on their journey. They were ordered to move on. Those who lived in the west or the south were started off to their homes in the same manner. Nearly 2,500 vagrants have been driven from the city during the year past, and only about fifty have been re-arrested. It was rather hard on the suburbs and on other cities, but it cleaned up Cleveland.

I saw the "Sunrise Court" at work. This is City Solicitor Baker's work. As police court prosecutor, he saw that thousands of men, arrested each year for intoxication or some other trivial offense, were disgraced or lost their jobs. He devised a plan by which the lieutenant in charge of the police station should release the men early in the morning, on a signed waiver, so that they could go home or report for work without the disgrace of appearing in the police court. In 1908, over 2,500 persons were released in this way.

But the "Sunrise Court" does more than this. Thousands of persons come to the prosecutor each year for a warrant. There are neighborhood disturbances, cases of assault and battery, some back-fence family row. There are wives who want their husbands arrested and all that sort of thing. Warrants were formerly issued whenever a *prima facie* case was made. When the case came up in court it was usually found that there was no real cause for the arrest. The "Sunrise Court" disposes of most of these cases. It is not very formidable and lacks judicial dignity. Complainants are com-

THE OLDEST AND THE YOUNGEST AT THE WORKHOUSE NIGHT SCHOOL.

AT BOYVILLE—CLEVELAND'S JUVENILE OFFENDERS AT PLAY.

pelled to state their case before their adversary. In most instances both sides were at fault. At least, when they faced each other, they told a story different from what they had given to the prosecutor on the previous day. Many cases were disposed of to the satisfaction of every one. Wives went off with their husbands; men went to work. There was no publicity and no disgrace.

These are the means by which the city of Cleveland is filtering its citizenship, in order that the unfortunate, the poor, the juvenile and petty offender may not be disgraced or swept into the criminal class. Mistakes are made—many of them. But many more were made under the old law. Experience alone will show how far police officers may be trusted to help the people rather than to hurt them, to be probation officers rather than mere "cops." Director of Charities Cooley says: "Humanity is very much alike wherever you find it. If you treat a man with kindness he will respond with kindness. If you treat him with brutality he will repay the treatment with brutality. And if you treat him as a criminal he will become a criminal."

There is one place where the improvement is so obvious that it cannot be questioned. I found but a handful of persons in the police court. One of the clerks complained that on some days there were no arrests at all. The total number ranges from fifteen to twenty a day. Under the old régime there were from eight to a hundred an hour. Formerly the judges had to rush through a dozen cases of drunks and disorderlies in a bunch. Now each case receives attention when it is called. The police court lawyers, who live by the misfortunes of the underworld, seemed to be suffering the most. One of them said to me: "This Golden Rule business may be what you call altruism, but where do we come in on it?"

"Chief," I said to Kohler, "you are the only police officer I ever knew who seems to think that the New Testament is really meant for all the people, even the poor ones, the Magdalens, the near-thieves—and maybe the thieves."

Kohler looked at me dubiously. "I never called it the Golden Rule Policy. The newspapers gave it that name and it stuck. It's just common sense. But maybe it is something like Christianity. I never thought about it quite that way."

SHARK

By RICHARD WASHBURN CHILD

Illustrations by Charles Livingston Bull

DOWN at the end of the United States, in the last of the Florida Keys, the moonlight shone on the sleeping town of wood, on the rippling, tropical sea streaked with the white of mullet schools that fed in the shallows, and on the piles of dried sponges that covered the end of the wharf like miniature mountains. The watchman of the firm of Gerry & Townsend swung his old legs above the water that lapped at the piles. He did not drop his h's as he talked, like the natives. He was from Maine and had found a strange harbor for the end of his seafaring. Now and then he would gaze off toward the shadows in the northern sky, nursing softly the fire in his pipe; then one could hear the turtles—the big, green, soft-eyed turtles—blow in their prison pen under the slaughter platform above.

The tide was up; again all the flotsam swirled in the water between the wharves, and the disorderly, decrepit charcoal sloop, tied to the end of the pier, rode high. We could see a light from a stove in her pit reflected dimly red against the patched and dirty sail.

Suddenly there arose out of her, and above the end of the wharf, a huge figure. Outlined in the moonlight, it was plainly a giant negro, stripped, and at the end of his long and knotted arm, upstretched, the thick fingers moved to the tune of a gibbering croon.

"That's him," said the watchman, spitting carelessly. "That's Hutten." He narrowed his eyelids, pretending the moonlight was too strong for him. "That's him."

"I wish 'e was in 'ell," growled the lean rum smuggler, a real "Conch," who had been on a spree in Havana and had lost his keel-shoe in a Gulf norther, for which reason he was ugly. "Both 'e an' 'is 'istory," he added. "Hi met 'im one night this winter off Boca Chica. Hi was off fer kingfish. Hi 'ates sailin' alone at night, an' 'e yells to me h'cross the water. 'E ain't 'olesome!"

"Don't I know it well enough?" the watchman protested. "Why, I know his autobiography just as good as you and a lot better. The Greek spongers cross themselves when they see him coming through the passes.

"I know sensible men who say it's wrong to sail alone at night down here," he went on, turning to the third and silent member of their trio. "You don't know these waters. Look at that mangrove key off east there! It ain't settin' in the water, now, is it? It's ridin' on the air, ain't it? You can do what you please, but I don't sail alone through the Keys at night. I've seen queer things in a fog on the Grand Banks, but it ain't nothing to these waters."

The cool wind from the shadowed sky of the north whistled once, and rattled the rigging of the negro's charcoal sloop. Then it dropped, and the waters around the wharves were black again. The blue and green fires that burned in them had gone with the north breeze, and there was no sound to drown the far-away screams of young pelicans in the mangrove tangle, and the mists smelled salt and sweet. The naked giant negro had gone back into his pit.

"Don't you suppose, once, he was like any little nigger?" said the watchman, pulling at his hawk nose. "They're pretty—black velvet, eh? A Florida nigger he is. I've got so I know 'em well. He hadn't a name—just Jim. Nothing much to eat but the everlasting mixture of hominy and yellowtails, and yet he grewed—look at the size of him! Look at his arms, as big as my legs! And a neck like a windlass! Along back here some years he was working on the docks at Miami, and a-buckin' on the warehouse floor after the noon whistle blowed, and singing and grinning like a mainland nigger. I've learned something of niggers, brother. No island niggers can point up to happiness like 'em. There's more joy in a minute in a Florida nigger than all there is in Nassau or the Barbados! There's too much philosophising in an island nigger. But Jim was the kind as was happy and didn't care why."

One of the turtles thrashed against the side of the pen, and the rum smuggler absent-mindedly pointed with his thick thumb toward the shadow of the town.

"They say he went up to work in them phosphate camps," the watchman went on, as if the interruption disturbed him, "but there ain't any happiness there. There was a foreman who beat him. Yep! He beat him four times with a blacksnake, and the nigger didn't sing then. He beat him again, and he stopped dancing, and tried to run away, he did. And so he beat him again, and then he didn't grin any more. But he grewed—working with a sledge hammer. It put them hunks of meat below his arms and that upholstery of muscles below his chest.

"Well, he come back to the East Coast a silent nigger, and he did what weren't good for no man, black or white, eh, John? 'Cause he bought that charcoal sloop to carry loads from Miami to Key West, and went sailin' of 'er alone. First you loads and sails down the three days and then you sails back. And the moonlight and fog—ain't pretty. In a calm them flat keys move, I tell yer—they float out of the water and wake them white cranes; and when a norther is coming, the water on them bars is burning with fire, and where the tangly bushes hangs out over the greasy mud, things drop off and splash. Sure as I sit here!

"There's no good in being too lonesome. I followed the sea thirty-nine years, and I know, and there's strange things in these particular waters that ain't good for a black man to know. This one, he learned 'em quick!

"Yessiree, he learned how to feed amberjack out of his own hand and tease 'em up where he could hook 'em with a gaff. I heard a Bermuda nigger say that Jim Hutten would cook a piece of devilfish on that little stove of his and eat it. By an' by he got to makin' friends with sharks. They'd wait for a sight of that sloop coming down through the Flamingo Pass between Dolphin and Cocoanut Key.

"You know that big white bar to the left of the channel, John? They'd wait for him there, ten or twenty of 'em sometimes. I've seen them with their fins out of water—hammerheads and nurse sharks and dotties—a-waiting for him.

"He called 'em his pets an' brought 'em rotten meat. Took it down from the East Coast to 'em—to throw to 'em when they met him on the bar there. That ain't nice. You know it ain't.

"Moonlight or daytime they'd be there—the beasts—turning circles in the water—swish-swish—a-waiting for that crazy sloop with her flapping sail and Jim stretched out, a-steering with one of them big brown feet of his.

"Confound him, he had 'em named! The water is clear as Holland gin, leeward of Dolphin Key, and where the palmettos an' cocoanut trees rattles and rustles and throws shadows, you can see the bottom like it was the palm of your hand and you was looking into it—coral and basket sponges and buttonwood bushes. It was there they'd play around his boat, and he would call 'em by name. I tell you, it's a fact that when he had fed 'em he'd strip off his clothes and swim with 'em, and his body, blacker than the rest of 'em, would go a-cutting of the water. He can swim! Hell! he *can* swim!"

The rum smuggler put out his thumb, as stout as a child's wrist, and stabbed the air with its blunt tip. "An' there'd be cub sharks eighteen feet long—man-eaters, we call 'em," he added.

The Yankee frowned, much displeased. "I heard the history from the black man's own mouth," he grumbled. "He kissed the black stone he wears on his neck before he told me. But what you say is true, for *that* I seen with my own naked eyes—big cubs is *correct*.

"It weren't to last, though—you know what I mean, John? No, it weren't," he continued. "For one day Jim sailed up to Flamingo Bar, and there weren't none of the herd there. It was in the middle of the day, and hot as a griddle cake. Jim's sloop was coming through with the tide, and the sail was flapping as loose and flimsy as smoke, and the water was as green as one of these new banana leaves, and oily and smooth. Jim, he sits up and looks around, and there weren't no fins cutting of the water. And he stands up and looks, and all the pass was as clear as the bottom of a Portland washtub. And there he stood with his shirt open and a long strip of goat meat in his big black hand.

"And while he looked he seen the water boil in the channel ahead of him, and the new beast rolled up, white and spotted and stout as a dory, a-riding with her bottom up. Some say she was a leopard shark, and some say as how she was a tiger. That ain't here nor there. When Jim seen her fin, he knew how big she was!

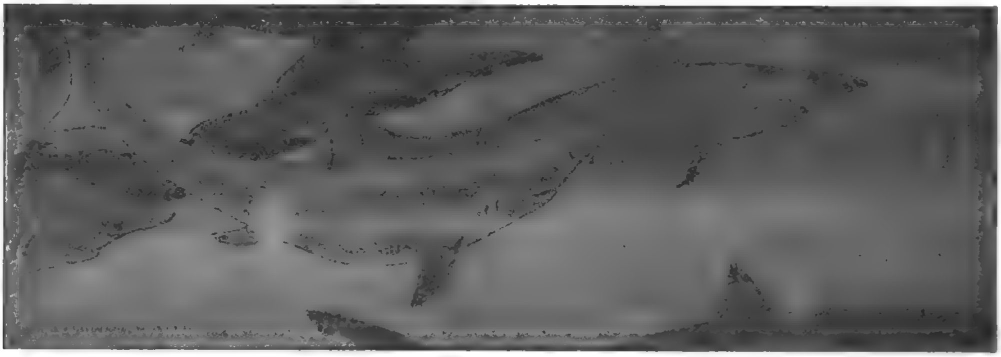
"She had to have the bar for herself, and she smelled Jim's meat and near went crazy. She rolled herself half out of the channel and beats her tail till it echoed from Cocoanut Key. Oh, she was a beauty!

"And when she turned in the water half a dozen yards from Jim's boat, he could see she had a perfect set of teeth—in all three rows—shining in the sunlight. He says that she was pretty—the prettiest one that ever swim!

"But she was hungry and tired, and when she thrashed about she spit up them red berries that float in the water off the Azores. She'd had a long ocean trip, and she was hungry! So Jim throwed her the meat, and she came up and turned and snapped it in. And when her jaws come together it sounded like the ratchets on a tramp's derrick! That's the kind of beauty she was.

"Ben Grogan said she was a beauty, too. He was tacking up by Dolphin Key with a load of salt fish for the East Coast. And in the channel, when he sighted the nigger's crazy sloop, he seen she was sliding through the pass there with the tide, and he seen the big nigger stretched out on the stern, with his face looking down into the water, and a big black fin turning to left and right, gentle and easy, in the water behind, as the crittur sunned herself and looked up at her man friend. Grogan was a long piece away from 'em, but he seen it. He knew what was going on. And he cursed Jim Hutten to his mate, and the mate cursed the sun for being so hot and the empty sky for drawing their wind away.

"But after that there weren't never a time when she didn't meet Jim in that pass there. She learned like the rest of 'em—them she'd druv away from his friendship—what days to wait for him; and if a head wind had kept him back she'd get as fidgety as a woman, and come off the bar and go up and down the tide in the pass, raising her head out of the water to look down among them dozens of dottie keys and mangrove clumps—looking for him. And you needn't tell me, John, that it was the red lump of bad beef he brought her that kept that big beast on Flamingo Bar. What does a shark her size want of a little mouthful like that? Don't she want to be off again for a long swim—to Newfounderland fer a touch of cold water, or a change of diet, where she kin get codfish, eh?



"HE'D STRIP OFF HIS CLOTHES AND SWIM WITH 'EM, AND HIS BODY, BLACKER THAN THE REST OF 'EM, WOULD GO A-CUTTING OF THE WATER."

"But Jim wouldn't trust her at first. He thought she was fond of him, but he wouldn't go overboard no more on the bar. He wouldn't swim when her fin showed near. Oh, she was a big one and a beauty, and he could lay out in the stern, lazy; and where the sun had burnt his back underneath his shirt, he was half sole leather. So, astern of the sloop there, the shark would slide in the water, which was just as clear as the air, every mite! And Jim would look down at her and see her eyes, round and still, a-looking back at him, and he liked the soft noise of her fin and he talked to her as if she'd been a common human being. He liked her for being so white—as white as a new sail, and marked with black on her long sides. And he liked her oily smell!

"He wouldn't never have trusted her except for a accident. And *that* was a hurricane that blew two days and stirred up the water in them keys. It was so full of sand no shark could open an eye there. It druv her out into the deep water of the stream, and she was late getting back. Jim come up to Flamingo Bar two days late himself, and he looked for her and she weren't there. The breeze still held out and was fair for his course up the coast. He looked and he looked. The water in the channel was all in a stew, but she weren't there. And he squatted down in the cockpit and put his face in his big black hands. She weren't there. And he looked some more, but her fin didn't show. She was gone! It was along in the late afternoon, and he went fifteen miles up beyond the pass and *there* he turned back. She weren't there, and he just had to go back. He couldn't believe it. He had to go back—beating his way back to the bar. He couldn't believe as how he would never see her again!

"It come on night, and the wind dropped so's it was so still amongst them keys you could hear a fish jump half a mile away, and the sky was red at the edge where the hurricane had gone. The nigger dropped his anchor just over one of them pot holes on the bar, and he set up on the empty charcoal bags, looking and looking and hoping to see her. And he couldn't eat no supper, and he looked till the big white part of his eyes was pink, and till it was most dark and the pelicans was screamin' home.

"He sat there with his chin on his knees, and he feared as how maybe she was dead, and while there was a little light left he pulled off his clothes and stood up, stripped and black, just as you seen him awhile ago, and he dived into the water that had cleared with the calm and new tide. Oh, he could swim and turn! And he lay in the cool water with his face down, looking at the shadows of the basket sponges and the garfish that darted across the patches of white mud. How he could hear the mackerel jumping in the channel, eh?

"So the first he knows he smelled her oily smell and felt her skin, like sandpaper, scratch his leg. And he seen her pass under him with her long, white body and her big, pointed tail, turning soft to skupp her for'ard. And she turned again, and the water whirled like a undertow and took him with it.

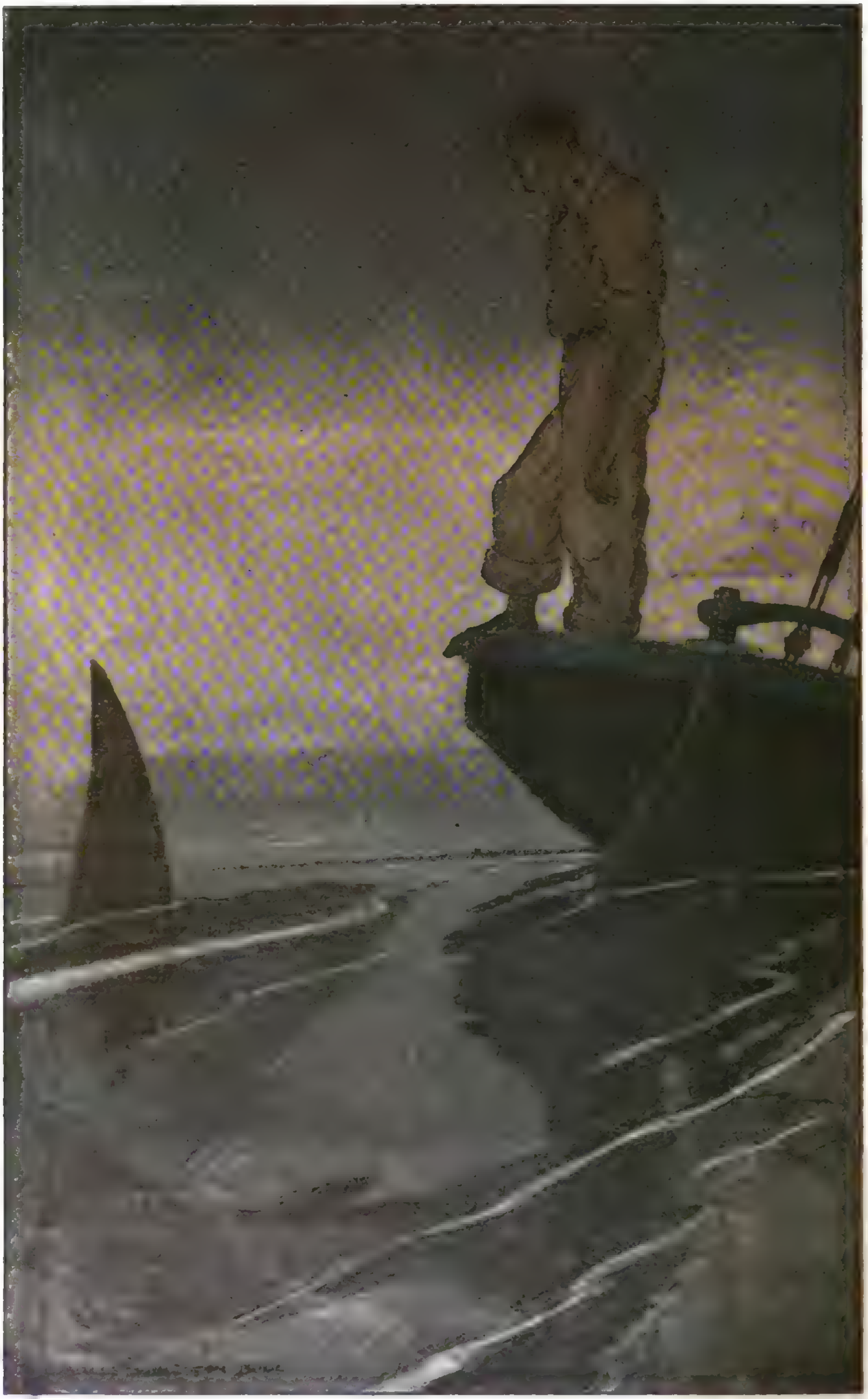
"But he could see how glad she was. She was nosing him gentle as a kitten, and he knew then how she felt toward him. He seen her eyes a-looking at him, and he took his time swimming back to the boat. He climbed aboard the sloop and chucked the beef to her and talked to her, and that night he sailed north by moonlight, watching her big black fin swishing around the boat, and he was singing like you heard him sing just now. He says she never left him till day come.

"Not once did she miss him a single trip after that, and he weren't afraid of her any more. He'd lay up on Flamingo for the night, and she'd lay in the shallows waiting for him to call her again in the morning, and she'd come up and measure her length against the sloop, but she weren't never rough.

"No sir! Sometimes she'd swim a half mile in the sunlight for play, and come back around the stern of the sloop, to work out her speed. And then Jim would shout to her as she'd go. And she'd turn on her side and pick up a bunch of floating weed and toss it in the air.

"Then come the first trip down from Miami when Jim carried somebody else. I remember he tied right there where you see his boat now. We was sorting sponges and heard him talking and having a row with some one. Of course it was a woman. I don't know where he'd got her. Nobody keeps track of these niggers. But she was a little thing—thin, and shades lighter in skin than him, and she had a cough. I guess she wouldn't weigh over a hundred pounds, anyway, and the cough had brought her down some more. She looked to me as if she was made out of pale, brown paraffine. He could have stood her on his hand and hardly noticed she was there!

"He was fond of her, too. He took her on every trip, and when they'd stop at the bar for the night the beast would come around the boat with her fin cutting the water. Jim's new woman was afraid of her, so afraid she would sit down and cry, quiet and scared, and bury her copper face in the charcoal bags. The beast was so big! It took her a long time to get accustomed to the idea of meeting her every time in Flamingo Channel and seeing her come up near



"SHE CAME WHEN HE CALLED HER, AND SHE'D FOLLOW HIM INTO WATER SO SHALLOW SHE'D SCRAPE HER BELLY ON THE CORAL."

the top of the clear water to put her two round eyes on big, black Jim.

"Sometimes it was Jim's woman that the shark was watching, too. Maybe the beast understood. Because, by and by, she wouldn't eat no meat that the big nigger throwed her. She might have thought it was poisoned. And she didn't play no more. She'd lie on the surface in the moonlight and sulk and think, or slide off into the shallows below the palms on Dolphin Key by herself. I hates the beast, but maybe she knew, eh? Maybe her heart was breaking.

"The little nigger woman that shipped with Jim and coughed and sat with him the day long under the old dirty canvas he'd spread for her, got so she'd laugh at the beast who wouldn't eat the meat. I sometimes think she was foolish to laugh.

"Anyhow, she herself got so's she didn't want to spend nights at anchor on Flamingo Bar, so Jim gave in and they'd sail up warm evenings to Barracouta Key and cook supper on the sand beach there, where that wreck came ashore last winter. They say there ain't any rattlesnakes or mosquitoes on that key, and there, on the east point of it, they could get plenty of cocoanut milk to drink. And later in the evening they'd pull off their clothes and go into the water, where the beach drops quick down into the channel, and they'd run in the moonlight and laugh.

"It was one of them nights when there weren't no moon, but plenty of fire in the water and the sky. And Jim sat on the beach and watched the woman kicking and jumping in the shallows. After a bit she called to him to come in, and she threw herself out toward the deeper water and begun to swim and splash around.

"Jim called for her to come back. He said the tide was too strong. But she laughed at him and rolled over. And he laughed, too, and looked up into the sky all peppered with stars, and when he looked again he couldn't see her nowhere. So he called, but she don't answer, and he jumps up and pushes their little tender out and jumps into it and calls again, but she don't answer. All around, where she'd been, the water is afire with phosphorus, and a whole school of little fish is frightened and jumping in the shallows.

"And Jim, he stands up on the slippery seat of the tender that was all wet with the dew, and looks and calls again. But it's all quiet now, and the blue fire in the water had gone, and the little fish don't jump, and there ain't any noise but the rustle of them palms behind him.

"Then he sees a dark spot in the water, and he shoves his boat out to it and looks down at it. Looks like somebody had poured a bottle of ink into the water! And he reaches under the stern seat and gets a match, and he scoops up a handful of water out of the dark spot, and he lights his match and looks at what he's got in his hand. Then he knew. And just then a whiff of breeze came to him, and he could smell the oily smell. He knew who'd been there.

"Well, of course nobody cared the next time Jim come down *alone*, with a load of charcoal. It didn't make any difference what had become of his woman. She was scarcely big enough to notice, anyhow, and maybe he'd left her on the East Coast, or maybe her cough had taken her. Just niggers!

"Jim, he didn't say nothing. He lay on the wharf in the hot sun without noticing anybody. And sometimes he'd pick up the little black stone as hung by a chain to his neck. He'd talk to it. And finally, when he got his charcoal all unloaded, he went up into the town yonder, and he went in and bought himself a heavy butcher's knife and a oilstone.

"He come back toward night and sat down on the edge of the wharf, there, above them turtles, with his big, black feet a-hanging over. And he sharpened his knife and sang and sharpened her some more, always singing—soft—like you heard him sing.

"Ben Grogan met him in Hawk Channel, sitting on the charcoal bags, singing and sharpening the knife. And after three or four of his trips to the East Coast and back, he had a razor edge on the blade, and in less than a month he had wore the knife all down so it weren't as thick or wide as a fish-hook. So he threw it overboard and went up and bought another and began to sharpen it, like the first—exactly!

"He was meeting his friend on every trip. I forgot to say so. She would always be waiting for him, sun or moon, at Flamingo Bar, and he would feed her and go overboard with her, just the same as ever. And as for her, she would turn and snap the meat in, and rush up and down the Pass for play, and she would follow his crazy sloop along when the water was smooth and green and clear, and he would talk to her. Once she come up beside the boat and he saw a bloodsucker stuck to her pretty white side, and he scraped it off for her. She was happy, happy as a mullet in the mud, and she didn't sulk no more. She come when he called her, and she'd follow him into water so shallow she'd scrape her belly on the coral. But he didn't show her his knife.

"He had to wait, perhaps. I couldn't say just why. Perhaps he *liked* to wait. But one day Ben Grogan tied up over at the fish wharf, and, when I come there, he was telling the boys what he'd seen coming down between Dolphin and Cocoanut Key.

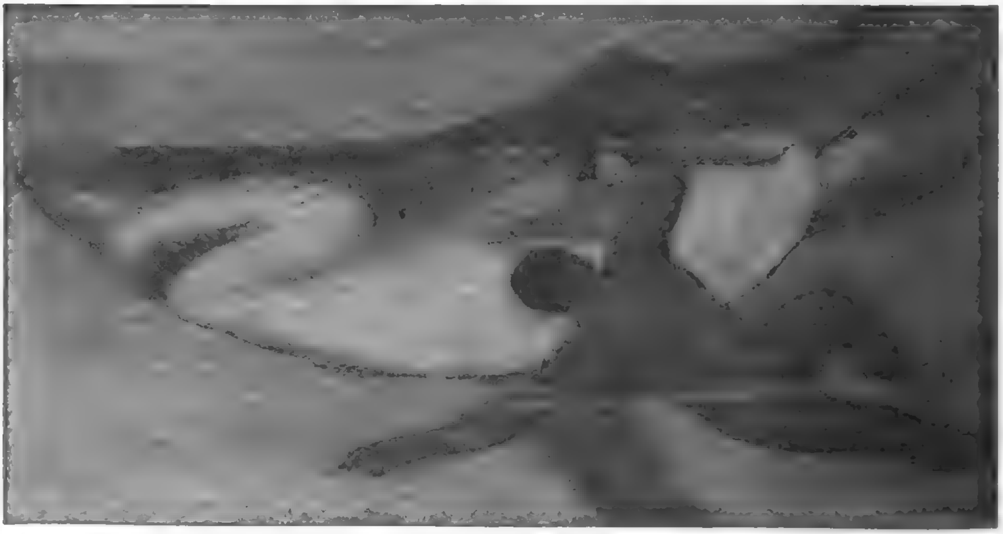
"He said he'd seen the biggest tiger shark he ever set his two eyes on. She was thrashing around in the sunlight. He seen her for an hour or more, and when he got close to her he could see wherever she'd go she'd leave a red streak in her wake—blood from two big gashes in her side. She was rolling bad and beating the water till bottom mud come up. She was rolling and fighting with death. And the last he seen of her she was astern of him. And she darted for'ard, and her body—big as a fish boat's hull—come out of the water clear. He could hear the choking of her, and she fell back and turned with her belly upwards! Then the tide begun to take her.

"And Grogan says he noticed as how Jim Hutten's boat was anchored on the bar and Jim was sitting naked on her stern, with something in his hand that was shinin' in the sunlight.

"As I say, it ain't often that the big nigger sings like he did to-night. He's a lonesome nigger. He's a silent nigger. He knows too much about these waters. But he don't take the inside course any more—never goes to Flamingo any more. When he told me the history, he kissed his little black stone as hangs on his neck. And he told me she didn't give him no fight. To be sure, he had her in shallow water, but she could have killed him, like as not. But she didn't do it? She didn't TRY." He grunted and scraped out the pipe ashes with a rusty knife.

"That's what makes me sick. She just let him cut her open."

"The nawsty beast!" growled the rum smuggler. "What in 'ell did she do that for?" And he scratched his red hair with his thick fingers. The harbor was very still, there was little noise beside the rattle of blocks on the masts of boats anchored out in the slow heave. Beneath the wharf a big turtle blew again, and, with the mist that rose from the black waters about the piles, there came an oily smell—the mysterious odor of the calm tropical seas.



"TO BE SURE, HE HAD HER IN SHALLOW WATER, BUT SHE COULD HAVE KILLED HIM, LIKE AS NOT."

THE HONEST CASHIER

By JOHN H. PRENTIS

Illustrations by John Alonzo Williams

THEY had sent up to the city for a detective to help them out. Mainville could not solve its own mystery. And the whole town was roused over the injustice done to the man upon whom suspicion fell. They were sure that he was innocent, and they would have a city detective come down and prove it.

"What's the use?" growled the chief. "It's only makin' a gallery play. Our men aren't on to the game down there. You can put up a good front, Burke. If you weren't needed here to round up this gang o' boys that's been lootin' stores, I'd send you. It's a shame to hand 'em a pink-faced kid, but I guess Hunter's the only one we got to send."

"Sure," said Burke with a grin. "He can try his new system on 'em."

But the chief did not smile. He had an odd sort of confidence in his young detective, though he felt it to be a weakness and masked it behind an appearance of toleration. And so Hunter received the Mainville assignment.

On the train going to the town he reviewed the simple story of the mystery. The local bank had been robbed of nearly thirty thousand dollars. Nothing in the building had been disturbed; the safe had simply been opened in the night by the proper combination and cleaned out. But the combination of the safe was known to no one. The president of the bank knew half of it, and the cashier knew the other half, and neither knew the part held by the other. Suspicion naturally pointed to these two men. The president could prove an absolute alibi. He had been visiting, with his wife, at a friend's house on the night of the robbery, and had not returned home till late. His family were sure that he had not left the house after that. His elderly sister, in particular, had risen about one o'clock to close a rattling window, and had heard the president snoring his own strident, personal, unmistakable snore. The facts were beyond question. The affairs of the bank were found to be in perfect condition, and there was no probability of any conspiracy among its officials. Then who had robbed it?

Frank Stone, the cashier, had no alibi; his word alone stood for his innocence. His wife had been away on the night in question. He had been alone in his house. No one could say whether he had gone to bed as usual, or robbed the bank. But no one in Mainville would believe Frank Stone a thief. He had been reared there and was liked and respected by every one. He had been a good son and a model husband. But if the cashier had not robbed the bank, then who had? There was no one else to suspect, and nothing else to do but arrest the man to whom circumstances pointed. He had been arrested and put in the town jail. Thereupon he had refused the ample bail immediately offered and declared that he would stay there until he could come out cleared of all suspicion.

After pondering the case all through, Hunter came to two conclusions: that it was a job done by one man alone—the secret was too safely kept to be known by more than one—and that it had been worked from a knowledge of only one half of the combination. But beyond that he could figure out absolutely nothing.

"I'll see what my method gives me down here," he thought.

It was the foundation of his method to search out the state of mind of the thief. He wanted to experience how the idea of the robbery had originated and the surroundings under which it had developed. He found the bank on the principal street: a separate, one story, cement-stone building. Its front was made up of a door and a large plate-glass window, through which the whole interior was visible. Shades covered this glass and gave notice when banking hours were over. Another man had considered this building as Hunter was doing now. Another man had planned and executed the robbery of it. It was a skillful, well-plotted, much-meditated piece of work. The scheme had grown a long time in the thief's brain before being so cunningly and mysteriously executed. Hunter must duplicate this robbery, learning who and what the other man was by reproducing the exact actions which were the result of his personality acting under these particular conditions.

Inside the bank he asked to have a bill changed, and stayed long enough to fix the interior in mind. Outside he noted its surroundings again and more thoroughly; for the real thief had also often looked at it and calculated his chances of wealth or prison. Then Hunter went back to his hotel, and during the rest of the afternoon and evening planned out the necessities for his robbery with greater and greater detail. He would need a key to the front door, a knowledge of one half or the other of the combination, a light to work by, a receptacle in which to carry away the money, and immunity from interruption while at work. These details marked this thief's procedure. He had proceeded in a certain known manner. By repeating the exact course of action Hunter would be moving under the impulse of this single individuality, and toward distinguishing him from all others.

The next day he presented his credentials to the town authorities, the mayor and the marshal, and was heartily received. They were eager to talk about the case and give their opinions and conclusions, but so far as any final solution of the mystery went, they were absolutely in the dark.

"This thing is too much for us," said the mayor finally. "We need some one who can find the thief and get Frank out. He's too good a lad to be shut up in jail."

"The best boy in town in jail," added the marshal, "and all the loafers out on the street."

"What can we do to help you along?" asked the mayor. "You can count on anything that any man in this town can do."

"I'll need some help from the president of the bank," answered Hunter.

"He'll be up to his house now at noontime," said the mayor. "The marshal can take you right up."

"Sure," agreed the marshal. "I've got just time for it now."

As they started, Hunter asked, "How early was it safe for the thief, whoever he was, to have begun work on the bank that night?"

"Well, I dunno," answered the marshal. "We're a pretty early-to-bed little town as a rule. Still, there's always liable to be some one around till after the eleven-forty-five train goes through. After that it 'ud be safe enough."

They found the president at home. The marshal introduced Hunter and regretfully took his leave.

"I'm glad to see you, sir," said the president. "I hope you haven't come to arrest me yet."

"No," answered Hunter. "I have had to count you out. I can't find any way to figure you in it at all."

He then explained that he worked according to a method of his own and told, in greater detail, what he wanted. He wished to go through the robbery again under the personality of the thief. He must have a key to the bank's street door, freedom from interruption while at work, and the same knowledge of half the same combination that the thief had.

"I never thought much of that half-combination system," said the president. "Any one who knew the other half could easily work out mine, if he knew anything about safes."

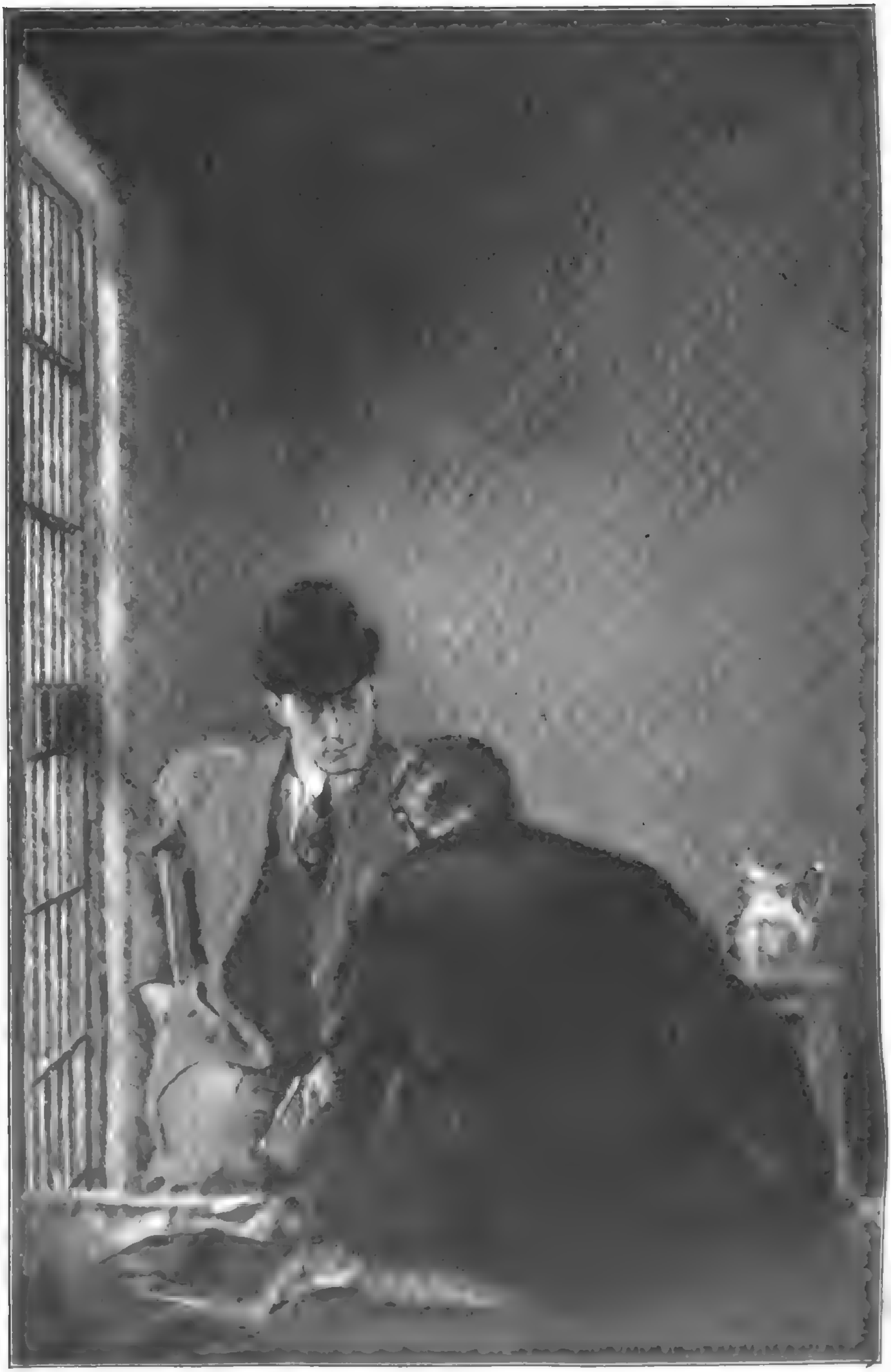
"Will you help me?" asked Hunter directly.

"Why—ah! What is this new idea of yours? I don't just understand."

"It's simply a different way of going about things," said Hunter, a little embarrassed, as he always was when called upon for an explanation. "The usual way is to hunt a criminal as if he were an animal, instead of a higher being."

"O—h!" said the president.

"You see," continued Hunter, trying to make the difference plain by illustration, "the most important clue to an animal is its footprint. When you find that, you can know all about the animal. But the most important clue to a human being is the state of his mind. You must find the thought and purpose of a man to find the man. For men haven't fixed habits like animals, and their wants aren't limited to food and safety. But the police still capture their game in the same old way that animal hunters did. They know the resorts of criminals. They track by characteristic marks. They use all



"DID YOU EVER TELL YOUR HALF OF THE COMBINATION TO ANY LIVING BEING?"

the tricks and methods of the trapper and the woodsman, and nothing more. They depend on luck, and their own superiority, and the hunted thing's fear.

"Even the great detectives of history and of fiction are only keen and well-trained animal hunters," he went on. "They find the print of their prey in cigar ashes or by the use of the microscope, just as the very skillful woodsman recognizes his game by signs that escape others. But they are all of them animal trappers, none of them man hunters; for a man is more than an animal. He does not have certain qualities and habits because he's a criminal, as a bear does because he's a bear. The distinguishing thing about him is his mind. And the difference between one man and another is the different thought or feeling that comes to him under the same circumstances, and the different desires and determinations with which he faces the same conditions. To pick out a particular man from all others you must know him inside. The man hunter follows the human conscience, not the animal trail. The way to reach that conscience"—he was going on in the full tide of enthusiasm of a man who has thought much upon his subject, when he caught the blank look upon his companion's face, and saw that his words were not being in the least comprehended. "And so—and so, you see," he concluded, "I have to go over the burglary step by step, as the original thief did, to find out who he is."

"Why, yes! To be sure! Of course! Of course!" said the president hastily.

"And I can count on you?"

"Why, I suppose so! Certainly!"

"And to prevent any disturbing curiosity, we won't mention this to any one else."

"To be sure. You see, I never doubted Frank for a moment, and I'm ready to do anything I can for him. He's always been honest and sound to the core."

Hunter was getting tired of hearing that phrase. The "honest cashier" who robbed the bank. One of these goody-goody, wishy-washy paragons of virtue, whose mamma kept him away from all rude, rough things. Then, because he was like a tree set upright upon the ground but with no roots to hold it, temptation came and tumbled him over, and every one was surprised.

"We lost nearly thirty thousand dollars," continued the president, "but I'd rather lose it all than think Frank guilty. His old place at the bank is waiting for him."

"Why do you say *nearly* thirty thousand?" asked Hunter. "What was the exact amount?"

"Well, there was just about thirty thousand in currency in the vault. The thief struck us just right for him. It's only for a day or so that we ever keep that amount of cash. About four thousand was in silver coin, about eight thousand in gold, and the balance, about eighteen thousand, was in greenbacks. The thief took all but five or six hundred of the silver. So it was nearly thirty thousand."

"Why did he leave that?" asked the detective sharply.

"I don't know. Perhaps he was too hurried to gather it up."

Hunter inquired more minutely as to the various amounts and denominations, jotting the figures down in his notebook.

"When do you want to carry out your imitation?" asked the president.

"Why, to-morrow night," answered Hunter. "To-morrow's Thursday. Wasn't it on Thursday night?"

"Yes, but three weeks ago."

"That isn't time enough to rub out the marks of a conscience."

After the detective had gone, this telegram went to the city headquarters: "Is your man Hunter reliable? Wants to do queer things." And the answer came back promptly: "Has his own way of working. Let him go ahead."

"I guess it's all right then," said the president.

Hunter spent the rest of the day at his hotel, figuring out the mass of the money that he was to carry away. Each greenback was of a certain size and weight, and there were just so many of them. Then the total would be of a certain size and weight. He made paper into bundles of the right bulk and heaviness. Each gold and each silver coin had its certain weight, and the total would figure out to be so much. He could get metal the next day to represent it. The whole sum amounted to nearly three hundred pounds avoirdupois, and about five sixths of it was the silver coin.

Far into the night he sat brooding over the project, as the thief himself must have done. He weighed every chance, and provided for every emergency. Putting himself in the thief's place, he looked the danger and the risk in the face, and set them against the probabilities of success and the advantages of victory. And success and wealth looked so easy and so sure that he resolved to take the risk. Only an accident could defeat him.

Next morning Hunter went to the jail to see the cashier. This man was the probable criminal. It was probably he who had carried the purpose of the robbery long in his heart, and who now carried the weight of the guilt as well as the burden of suspicion. Others might protest his innocence or guess his guilt, but he alone knew. The truth lay hidden in the conscience of this man, and there alone could it be found. He must use his method here. He must read this conscience.

The city hall, fire-engine house, and jail were all in one building. Hunter had no difficulty in gaining admission to the prisoner. The old turnkey was more of a janitor than a jailer.

"You just find out who really done this business," he said, "so's I kin turn Frank loose. He's too good a boy to be in here." Then to the prisoner he said, "Here's the city detective, Frankie. He wants to talk to you a spell."

"Thanks," said Hunter. "And will you please see that we are not interrupted for quite a while—an hour or two, anyway?"

The cashier had been sitting reading in his single wooden chair, but he placed it for his visitor, as the heavy door clanged shut, and took a seat on the edge of his bunk. He was a rather short, stout young man, with a pleasant face, and wrinkles, from much laughing, around his kindly brown eyes. His hair was just beginning to grow thin on top, and the gray pallor of confinement and anxiety dimmed the ruddiness of his cheeks.

"My name's Hunter," said the detective. "I'm down here from the city."

"Glad to see you, Mr. Hunter," replied the cashier pleasantly. "Four strong, bare walls get rather lonesome."

The detective nodded. He was gazing around the cell and sensing how it felt to be shut up in such a place for three weeks. Then he turned his attention to the man. Feature by feature he went over the cashier's face, intently, but not as an analyst. He was not trying to determine the man's character from his physiognomy; he was impressing the features on his own personality, that he might feel the thoughts that their expressions indicated.

But Stone did not notice the scrutiny at all. He was talking with the eagerness of one who feels that a certain idea is so important that he cannot refrain from speaking of it. "You have been in town a couple of days now," he said, "and I want to know if you have found any clue to the thief?" Hunter shook his head.

"Is it altogether impossible that our president could have done it? Is he absolutely out of the question? Are you sure?"

"Yes, I guess there's no doubt about it. Unless he had some secret reason for having his bank robbed, and went shares with an accomplice. Do you know of any such reason?"

The cashier slowly shook his head, his whole body slouched forward, and he looked moodily at the floor. It seemed as if he had hoped against hope for a different answer, as if his disappointment was heavy.

"You are going to be perfectly frank with me now," said Hunter quietly. "You are going to answer me fully all I ask."

"Yes, I guess so," muttered the cashier without looking up.

"You knew half the combination and the president the other half. No one else knew yours or his."

"That's it," answered Stone, his eyes still on the ground. "It was a good system too, because even if some one did find out the other part, it would have been almost impossible for him to get mine."

"Here!" thought Hunter. "That's just the opposite from what the president said. The cashier's, then, is the part the thief must have known, the part I must know, too. That's a point against the cashier." Aloud he said, "What was your half?"

Stone told him, and he jotted the figures down in his notebook. But still the cashier's face was not raised, and still Hunter lacked the chance to feel its changes.

"One of the puzzles of this case," said Hunter, talking for the opportunity he needed, "is how the thief made away with the money. They searched your house, you know. Where would you have hidden it?"

Stone thought for a moment and then looked up with a smile. "There's a fine place in my back yard," he said. "There used to be a well there, but it was filled in long ago when the town got waterworks. A shed's built over it now. The rim of the well rises just a little above the ground, and there's a big, flat rock over the top of it. Lift up the rock and bury the money underneath. That would be a fine place."

"Now, here," said Hunter, leaning toward the other man with absorbing tension, "here is the important question: Did you ever tell your half of the combination to any living being?"

"No," answered the cashier, "I never did."

Hunter had concentrated the whole strength of his attention upon the cashier's quiet, troubled face, centering himself there with rapt earnestness. The answer came promptly but indifferently. Stone brought his lips together firmly and naturally with the words. He shook his head slightly, and his eyes widened a trifle. Hunter's lips repeated the same motions, and he, too, shook his head slightly and widened his eyes. He was seeking to reproduce the same thought that was in the other man's mind when he uttered the words. He felt only the reflection of a simple statement with no evasion or deceit expressed. It was a thoughtful statement, too, made by one who understood that it left no one in the whole world upon whom suspicion could fall but himself.

And yet there was something still behind it in the cashier's consciousness. The eyes did not look at Hunter. The face did not answer to the finality of the reply. There was something more in the mind. Hunter felt that he had splashed in the water, but had not touched the bottom of the pool. It was strangely puzzling. He held earnestly to the cashier's features and considered. After a few moments' intense absorption, he reached a possible explanation.

"Is there any one," he asked, clearing his throat, "who could have learned the combination from you; found it out little by little, say, without any direct telling?"

"No," answered Stone quickly. His head had come up with a jerk, and he looked at the detective half startled and half frightened. Then he leaned forward and looked Hunter straight in the eye. "No," he repeated more strongly. "There is not any one. Not any one."

"You're keeping something back," urged the detective. "You do suspect some one."

But the quiet, good-tempered man had become roused like some wild, suspicious animal. He peered at the detective from bent head and drawn eyebrows, and cried out that it was not so. Hunter paid no attention to his denials. He knew that Stone believed that there was some person who might have learned the combination from him, and yet he would not admit the suspicion, even to shield himself. Curiously enough, it took Hunter a long time to understand this, for he was not a married man himself, and the cashier watched his slow thought with an agony of apprehension.

"It was your wife!" he exclaimed at last. "She's the one! She found it out from you!"

"You lie!" cried Stone. "Don't you dare say that again! Don't you dare say that!" He came at the detective, shaking clenched hands in his face, and with glaring eyes blazing at him in menace.

"Well!" exclaimed Hunter, surprised, "you're not such a goody-goody fellow as people think."

"What kind of a man are you," demanded Stone, "that you can come in here and find a—a—" he stopped what he was going to say and ended, "and find a lie like that?"

"Why, you're simple as a child!" answered Hunter. "Your face answers directly to your thought, as if you had never learned what deceit is. I've been thinking with you and feeling with you, and I know you're not the one who did this stealing. You haven't any fear inside you. No man that's done wrong is without fear. But just the same you'll surely go up for this. You surely will, in any court in the country, if there's no one else to suspect."

"I don't believe it," said Stone sturdily. "Anyway, I'll take my chance. And you just understand this, once for all: no one ever found out that combination from me. No one."

"Yet you keep saying to yourself," persisted Hunter, "that some one must have found it out. The one who robbed the bank had to know it. And now you remember from things your wife said that she probably did know. You used to joke about the secret, didn't you, and she'd guess which was the first letter, or something like that?"

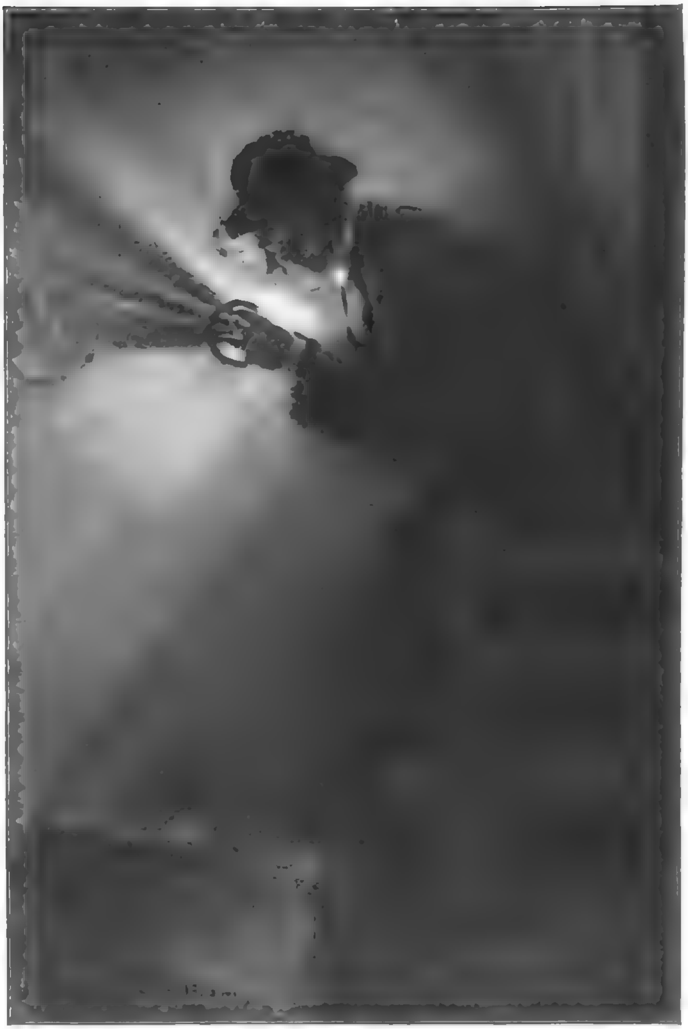
"Stop! Stop!" cried Stone wildly. "I tell you no! No! It can't be! If you prove anything against Marion I'll kill you with these bare hands. I'll say I did it. I'd say so now, only it can't be that she should need it."

"Right you are," said Hunter cheerfully. "Right you are. I don't wish to prove anything against any one, except the thief."

He heard the old turnkey coming to unlock the cell, and knew that his interview was ended. Out on the street he pondered over what he had discovered. "I guess," he concluded, "I'm ready to commit that robbery to-night with a fair and open mind. I haven't the faintest idea who the thief is, and I guess I'm not biased against any one."

He stopped at a hardware store to buy an electric torch, and ordered the right weight of washers to be sent up to the bank. One kind was the equivalent of the gold and another of the silver. Late in the afternoon he took the paper to represent the greenbacks over to the bank, and got the key to the front door.

"I had the combination put back to its old numbers," said the president. "Here's your old junk behind here." He pointed to the washers on the floor in a corner of the cage beside the big door of the vault. Hunter came inside and looked at the pile. It was surprising how much there was of it. It would take both his suit cases. He tossed his bundles of paper down beside the rest and came away.


HE CROUCHED IN THE DARKNESS AGAINST THE STEEL DOOR.

After supper he found himself too excited and uneasy to rest or read. He had no desire for company. He retreated to his room and locked the door. Then he stretched himself out in the easiest chair and waited. He would not start until the eleven-forty-five train had gone.

Until eleven-forty-five he kept himself well in hand. When it arrived, he got out his suit cases and arranged his things, put on his overcoat, and was ready. But the train was late—it had not come yet. For half an hour he fumed and fretted in vain. At last the belated train came, stopped, and passed on; heralded by a far-off whistle, and speeded upon her way by engine puffs growing fainter in the distance. Hunter seized his suit cases and stole out from the hotel to the street.

It was a bright, frosty night early in November, and the town was fast asleep. Not a human sound broke the stillness, not a light gleamed from any window. He stole along the main street toward the bank, glancing anxiously around for any chance passer; but not a soul was about. The thief must have known that the streets would be deserted. When he reached the door of the bank, Hunter set down his luggage and looked around again. To be seen now would be fatal, but there was small chance of discovery. He fitted his key to the door and unlocked it. This was the way the thief must have gained admittance, for nothing had been disturbed. The possession of a key implied some relation to the bank.

He closed the door behind him and flashed the circle of light from his electric lantern. The place was dark, and cold, and empty. But over behind the railing was a way to wealth, and no one stood between. He went straight to the door of the vault. Half of the combination he knew, the other half he must work out. Hunter knew a good deal about the locks of safes. He twirled the steel knob deftly according to the cashier's direction, and was rewarded by a soft click. Then he set himself to work out the unknown half of the combination. Steadily and methodically he tried each possible relation of the disks forward and backward, from the first trifling alteration up to any number or variety of numbers needful.

At first the chill darkness and the shadowy stillness seemed full of danger. At the slightest creak or murmur he started up to listen. But his task claimed all his attention, and after a time he forgot the risk in his absorption. He crouched in the darkness against the steel door, his lantern making a circle of light upon its face. The slight purr of the turning knob alone broke the stillness. He worked steadily along, testing each movement as he made it, expecting each moment to get the right adjustment, which still would not come. For nearly two hours he worked in vain.

"The man who got this open," growled Hunter, "knew a good deal about safes." He blew upon his chilled fingers, stamped his feet upon the rubber mat, and went doggedly back to work. And quietly, as if it were the easiest and most natural thing in the world, the knob clicked and stopped. Perhaps the thief, too, had won success by patient perseverance. What man can do, man has done. Hunter turned back the bolts and swung open the door of the vault.

In reality the compartments were empty, the currency and securities having been removed for the night; but to the detective's imagination there were thirty thousand dollars in gold, silver, and bank notes lying before him.

"How did I know that there would be cash here to-night, instead of traceable securities useless to a thief?" thought Hunter. "It's seldom so. I must be acquainted with the policy of this bank."

He stepped inside the ponderous door and touched the cold steel walls and bolts here and there. Then he put his suit cases open on the floor and stowed away the treasure in them. In one he packed the paper bank notes and the washers representing the gold, and filled the small remaining space with the pseudo-silver. The other he filled with washers representing the silver. There were still four or five hundred dollars left, and he put them back in the vault. It was evident that he was faithfully following the actions of the thief. He snapped the covers down, slid his suit cases outside, closed and relocked the great door. Everything in the bank was just as he had found it, except that in the morning they would discover that some one had opened their safe.

Then he grasped the handles of his two grips to start away, and stopped with a jerk. He was astonished at the weight. He could hardly lift them, although he was a man of more than average sinew. He had figured the weight out on paper, but had not realized what it meant to carry three hundred pounds. Exerting all his strength, he lifted the heavy grips from the floor and swung them a few steps forward. In several little rushes he reached the front door, opened it, and set his booty on the sidewalk outside. Then he locked the door and stood in the clear darkness, considering the situation. What could he do with such a burden? Certainly he could not carry it far. But the other man had met this same difficulty with success. What had he done? Where had he gone?

The president lived at the other end of the town, and his house was entirely out of the question. But the cashier lived only a couple of blocks away. He might be able to carry the load that far. It was his nearest and his only feasible goal. Where else was there to go? Whatever he did he must do quickly. His period of safety was passing. In a couple of hours the early-rising town would be astir. He swung up the two suit cases and staggered down the street. After a few steps he had to put them down to rest. At the end of a block he had to give it up. His arms seemed pulled from their sockets, his muscles strained to the point of cracking, and he was panting for breath. It was too much for his strength. "That fellow," he gasped, "is a stronger man than I am." The rest of the distance he made with one suit case at a time and by short stages, and presently he set them both down at the door of the cashier's house.

And still the same difficulty confronted him. What should he do with this money? It had not been hidden in the house. That had been searched. But some one had concealed it within carrying distance of the bank. It seemed to Hunter as if circumstances were forcing him to a wrong course of action. But it seemed the only possible course. He grasped his suit cases again and stumbled with them through the darkness at the side of the house around to the back. At the end of the yard was a shadow that was the shed. A double trip landed the money outside its door. Inside, it was as black as a tomb, but the flash of his electric lantern showed him the flat, smooth rock in one corner. It had evidently been used as a block upon which to split kindlings. He stooped and grasped the edge with the fingers of one hand, but could not stir the slab. He put his lantern aside and heaved with both hands against the stone. It rose a couple of inches from the edge of the well casing, and he swung it sideways a little before it pulled down from his grasp. Again and again, a dozen times more, he strained it up and swung it over, until the black hole underneath lay open before him. The earth was about two feet below the edge of the casing, and it showed rough, shadowy, and uneven in the light of his lantern. He pulled up frosted chunks of it and threw them aside. Suddenly his light flashed and glinted in sharper reflection from the ground. He tore at the earth with feverish haste and in a moment had laid bare a glimmering pile of money. There it lay, just as the thief three weeks before had poured it out. The dull shining of these coins lighted the last doubt and darkness that hid the thief, and singled out a man. Hunter had read the cashier's conscience and found it clear, but the trail of circumstances proved his guilt. When facts oppose convictions, faith and belief must die.

Hunter sat down on the edge of the rock, weak from the strain and struggle of the night, and with bitter tears starting to his eyes at the shattering of his foundations. "Ah!" he sighed with a long breath of pain, "he did it, after all! I thought with him, and he thought truth! I felt with him, and he felt honesty! My method's false! A man can know he's a thief, and think he's honest! A man can be guilty, and feel innocent! He did it! The world's a lie, and God laughs!"

He shivered in the cold and shook with the reaction from his weakness and disappointment. It was the bitterest moment he had ever known, this proof that his method was a failure and a mistake.

After awhile he recovered himself somewhat and stumbled out of the shed to his suit cases. He emptied the heaviest on the ground and brought it back to the hidden money. Handful by handful he gathered up the cold coins and dumped them into the open grip with hollow thuds and dull clickings. Then suddenly he found that he had emptied the hole. He poked and dug around in vain; nothing more was hidden there. He flashed his light upon the mass of coin. The suit case was full, but it was all silver. The thief had hidden only the heaviest and least valuable part of his plunder. Where had he gone with the rest? What had he done with it? As he stood there wondering and in doubt, clear and distinct upon the frosty air he heard the distant whistle of a train. A man going to the station from the bank would pass down this street and by the cashier's house upon his way.

"The four o'clock train," said Hunter. "He could have taken that to get away. He'd stop and hide the silver here. It's too heavy to carry. He could have done that. It's just what he did! But the thief's in jail! No! No!" he cried, rushing, stumbling, panting to the open air and the calm starry sky, "he's not the thief! I thought his thought, and it's honest. I felt his feeling, and it's good. Truth's in the man, not in the things! Fool that I am, I could not trust the truth!"

Next morning Hunter paid another visit to the prisoner's cell. He found the cashier worn and anxious from a sleepless night.

"Well!" demanded Stone eagerly, "have you found out anything more?"

"Yes, I've found the thief," said Hunter. "But I don't know who he is. I'll give you the description, and you must give me the name."

"I must, you say! I tell you that I will give you nothing that you can use against any one else."

"You listen to me," commanded Hunter. "I found out first that the thief is some one who is well acquainted with this town and its customs."

"Well, that's me!" said the cashier.

"And who is well acquainted with the bank and all its ways."

"Well, that's me!" repeated the cashier.

"And who is well acquainted with your house and grounds."

"That's enough! Stop, I tell you! I'm the thief! Don't you hear me tell you that I'm the thief?"

Hunter patted the self-confessed robber on the shoulder and joined in the general Mainville refrain. "You're a good, honest man, Stone," he said. "You think I'm trying to prove this against your wife. I'm not. She couldn't have done it. That money weighed over three hundred pounds. No woman could have carried it away."

"It's not far," muttered the cashier. "Several trips——"

"And part of that money, the silver of it, was hidden under the big rock in your shed. Your wife can't lift that. I tell you," cried Hunter, "the thief's a bigger man than you or I. What strong man was at your house lately; knew you well; stayed a long time? What man? Who was it? There can be only one."

"My brother-in-law is the only man who has stayed at my house."

"Is he a strong man?"

"Yes, he's bigger than I am. But he'd been gone a month when the bank was robbed."

"Had the combination been changed?"

"No, but he wasn't in the town at all."

"He came in on the eleven-forty-five and left on the four o'clock train."

"But he couldn't be the thief. No one ever thought of him."

"Didn't he have the same opportunity as your wife of learning the combination indirectly? Couldn't he have fooled it out of her, if she had known?"

The cashier rushed blindly to the door of his cell and plucked at the bars with shaking hands. "Marion!" he sobbed, "O Marion! Marion! I didn't think so! I never believed it! Marion, my little wife! Forgive me! Forgive me!"

Hunter turned to the slit of a window and stood looking out and kicking the wall. After awhile he turned around. "Where can I find this brother-in-law of yours?" he asked.

"Why, he came back this morning," said the cashier. "He'll be up to see me some time soon."

"I'll wait here for him then," said Hunter.

And presently the brother-in-law did come, escorted by the old turnkey. He was a tall, dark-skinned, broad-shouldered man, with quiet, watchful eyes. As the door was opened and he entered, Hunter drew the cashier out into the corridor, and clanged the heavy door on a new prisoner.

"What are you doing?" the man gasped. He stood motionless in the middle of the cell, holding himself rigid against the betrayal of his fear.

"You're caught," answered Hunter. "We've been waiting to arrest you. You were recognized, you see, getting on the four o'clock train, and we found where you hid the silver."

"I was a fool to come back," said the man wearily. "But I felt you were after me, and I couldn't stand it. I had to see if I was really suspected. And now I've walked into this trap. Yes, I robbed the bank, but I didn't think any human being could trace it to me." He walked to the bunk and sat down as one who belonged there.

The old turnkey had been watching with open-eyed amazement. Suddenly he broke for the door, shouting as he ran. They could hear him all through the building and out the front door yelling that the city detective had found the thief and Frank was free. Up the main street he went, shouting his news like a crier of old spreading the tidings of a victory. And the whole town came flocking to his cry. Men, women, and children—from homes and stores and offices they came, filling the street around the courthouse steps. Some one ran out the liveryman's best rig, and the moment the cashier appeared he was hoisted to men's shoulders and set there in state. Dozens grasped the rope to draw the carriage, but hundreds more swarmed around the free man and would not let the procession start until they had shaken his hand and shouted words of gladness and congratulation to him. It was a sudden, spontaneous burst of rejoicing that the boy who had grown up among them, and the man that they had all felt to be honest, had been freed from suspicion and restored to liberty. And Hunter stood on the courthouse steps, as happy as any one there, and watched the cheering crowd pass up the street.

THE PLAYERS

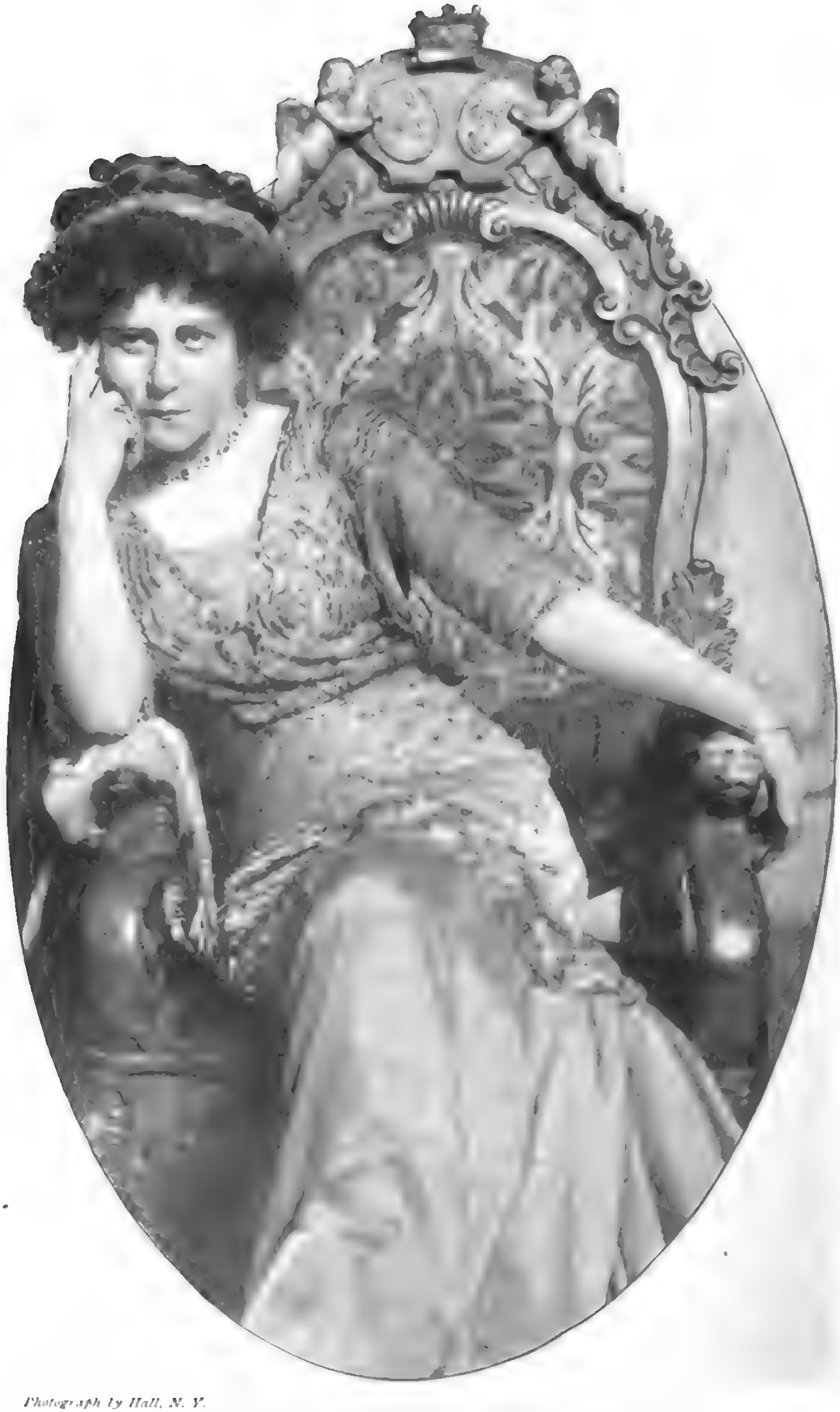
[illegible]

MARGARET ANGLIN.

IF the New Theatre continues the progress it has made toward its goal of artistic performances of plays that are worth while, it is likely to become the victim of peaceful platitude, instead of savage satire. For even the most prejudiced critics felt compelled to bestow the highest praise upon its finest and most daring production—"Sister Beatrice," by Maurice Maeterlinck.

This miracle play was first produced in Germany, where it failed. Translated into English by Bernard Miall, nearly a decade ago, its production in England was forbidden by the censor. France has never dared attempt it. A Russian actress with a fearsome name, who had succeeded in the play in her native country, wanted to give it in New York when she was here a season or so ago, but was prevented by Margaret Anglin, who held the American rights, but had not the courage to present the play herself.

It can be understood, therefore, that it took



Photograph by Hall, N. Y.

MARIETTA OLLY AS *HELENE, COUNTESS BRECHEBEL* IN "THE WHIRLWIND."

no small degree of courage for the New Theatre to produce "Sister Beatrice," even when legal complications were cleared away; and this not only because of its theatric history, but because the staging presented great difficulties. Maeterlinck himself looked upon the poem as a libretto, and he seemed to feel that it could succeed on the stage only as an opera. Indeed, it does need music, because there are in it things that could be adequately expressed in no other way. And very beautiful is the accompaniment by Max Marschalk.

Only the most perfect simplicity could bring out the lofty poetry, the noble splendor of the play, and nothing is so complex, so evanescent on the stage as the effect of simplicity. Besides, it could be approached only in perfect sincerity and reverence. And the result is far above the hopes of the greatest admirers of the poem. It took George Foster Platt, the stage director, months to accomplish the desired effects. But the production is worth all the effort and thought bestowed upon it, and more, for it is one of the most truly distinguished events in the history of theatrical presentation. And, what is just as important, American audiences have given it the appreciation and acclaim it deserves.

The one actress in all the world endowed by nature and training to play the title rôle, Edith Wynne Matthison, was brought from England, and her performance will go down as one of the great achievements of great players.

The story of "Sister Beatrice" is a very old legend, made familiar to English readers by John Davidson's "The Ballad of a Nun," and by various translations from the Dutch. Maeterlinck places his play in a French convent, in the thirteenth century.

The curtain rises upon the cold, gray interior of the convent. On one side of the great doors is a statue of the Virgin, raised on a pedestal and enclosed in a grille. The image is clothed in gorgeous vestments and adorned with precious stones.

TULLY MARSHALL AS *GEORGE FREDERICK HANNOCK* IN "THE CITY."

Photograph by Byron, N. Y.

PEDRO DE CORDOBA AS *PRINCE BELLIDOR*
IN "SISTER BEATRICE."

Prostrate at the feet of the Virgin is *Sister Beatrice*, who lifts her voice in supplication:

> Pity me, Lady, about to fall
> In mortal sin, for he is coming back
> To-night, to-night! And I am all alone.
> What must I say to him, what must I do?

She is sore pressed, the beautiful nun, who entered the convent when she was only a child. She knows nothing of life, of the world—she knows only that *Prince Bellidor*, who came to pray to the Virgin a few nights since, is returning to take her away. She had not seen him since he was her playfellow as a child. She is mad for love of him.

The great doors of the convent swing open. Richly caparisoned horses stand there, and *Prince Bellidor*, wonderfully beautiful in his golden coat of mail and sweeping blue coat. Beyond is a "limitless moonlit country under a starry sky," the loveliest stage picture I have ever looked upon.

The *Prince* wooes the nun with all his ardor, but she turns from him to the Virgin again, and the words come from her soul:

> Our Lady, hear me! I can speak no more,
> And no more can I any longer pray;
> No, I can only sob. I did not know
> I loved him quite like this; I did not know
> That I loved you so much. O listen, look!
> All that I ask you is a sign, a sign,
> A sign of your hand, a smile of your eyes, no more!
> I am only a girl who does not understand. . . .
> They have so often told me that you grant
> Everything, and that you were very kind,
> That you were pitiful. . . .

The lover interrupts to plead passionately, turning to his own advantage the silence of the image. At last *Sister Beatrice* yields. She removes her veil and mantle and places them in the grille enclosing the Virgin, with a beautiful, tender speech, which ends:

. . . . I shall see no more
The garden growing green, and no more now
Unlock the chapel where we used to sing
'Mid odor of the incense. You know all,
Lady, and I know nothing.
There on high
Is it writ that naught is pardoned? And that love
Is cursed and that none may expiate it?
Tell, tell, O tell me! For I am not lost
Except you will it! I am not now lost
If you but make a sign! I do not ask
Aught of impossible miracle, only this:
A single sign were all enough; a sign
So small that none could see it! If the shadow
Cast by the lamp, slumbering on your brow,
Move but a line, I will not go away!
I will not go away! O look at me!
Mother! I gaze and gaze! I wait!

But she waits in vain. The *Prince* has enveloped *Sister Beatrice* in beautiful robes. At last she turns and kisses him, and they go away together, as the curtain falls.

When it rises again, the image of the Virgin is seen to stir, to come to life "as at the end of a long divine sleep." Slowly she descends from the pedestal, and over her glorious robe and tresses she puts on the veil and mantle of *Sister Beatrice.* At her gesture the doors of the chapel open and the candles are mysteriously lighted. A child timidly enters the convent and draws back. Then comes this dialogue:

Photograph by Byron, N. Y.

EDITH WYNNE MATTHISON
AS *SISTER BEATRICE.*

The Virgin—Good day, Allette, why do you hide yourself?

Allette—Why have you put that light on your robe?

The Virgin—There is light everywhere when the sun comes.

Allette—Why have you put those stars in your eyes?

The Virgin—There are often stars in the depths of eyes that pray.

Allette—Why have you put that light inside your hands?

The Virgin—There is always light in the hands of almsgivers.

Allette explains that the poor are afraid to come for the garments the nuns have made for them, because they saw *Sister Beatrice* ride away with the *Prince*, and spoke to her. The *Virgin* replies: "Only God saw her not, nor nothing heard." And the poor and the sick enter the convent, fearfully, encouraged by the *Virgin:*

. . . . Come all of you, come!
Give one another aid! and all offense
Let each forgive the other. And through life
Mingle your happiness and your tears!
Love one another: pray for those that fall;
Come all, come hither, all of you pass by!
Come all of you! God does not see the ill
Done without hatred. Pardon one another.
There is no sin forgiveness does not reach.

She gives the miraculously resplendent garments to the poor as a bell announces the approach of the *Abbess* and the nuns for matins. The *Virgin* stands near the great doors, her head bowed, her hands crossed on her bosom. When the *Abbess* discovers that the image is gone, she cries aloud in terror. She calls upon the nun to explain. The *Virgin* is silent. Under the nun's robes the *Abbess* discovers the rich robes and jewels that decked the statue. The nuns shriek that *Sister Beatrice* has robbed the image, and they cry aloud, shuddering with horror, of sacrilege and divine vengeance. A *Priest* is summoned, who condemns the *Virgin* to be scourged; and the nuns, removing and knotting their girdles, take her toward the chapel. She is indifferent, docile. Only the *Priest* is left on the stage.

Then follows one of the most impressive, most wonderful and beautiful scenes ever presented. You shall read, if you will, the description given by Maeterlinck, as stage directions; but marvelous as is this description, it cannot compare with the glory, the splendor, the exaltation of the scene on the New Theatre stage.

"There is, for some time, silence. Suddenly a song of unspeakable sweetness filters through the doors of the chapel. It is the sacred canticle of The Virgin, the "Ave Maris Stella," which sounds as though sung by the distant voices of angels. Little by little the hymn grows more distinct, draws near, grows fuller, becomes universal, as though an invisible host, ever more and more innumerable, took it up with a might ever more and more ardent, ever more and more celestial.

"At the same time there is heard from within the chapel the sound of seats overturned, of candelabra falling, of stalls thrown into confusion, and the exclamations of terrified human voices. Finally the two leaves of the door are violently thrown wide, and the nave appears all inundated with flames and strange splendors, which undulate, blossom forth, gyrate, and sweep past one another, infinitely more dazzling than the splendor of the sun whose rays light the corridor.

"Then, amid the delirious Alleluias and Hosannas which burst forth on every hand—confounded, haggard, transfigured, mad with joy and superhuman awe, waving armfuls of blossoming boughs that overflow with miraculous flowers that increase their ecstasy, enveloped from head to foot in living garlands which fetter their steps, blinded by the rain of flower petals that stream from the vaulting—the nuns tumultuously surge into the too narrow doorway, and uncertainly descend the steps, encumbered by the marvelous showers; and while at each step they strip their burdens of the flowers, only to see them renewing themselves in their hands, they surround the ancient priest, who now again stands upright, those that follow advancing in turn through the billows of blossoms that surge continually over the steps of the chapel door."

In their exaltation the nuns describe what has taken place, and the burden of it all is that there has been a miracle and that *Sister Beatrice* is holy. The curtain falls upon an audience hushed with the wonder and awe of it all.

The next scene is the same as when *Sister Beatrice* left the convent. The Virgin stands on the pedestal. The mantle and veil of the nun are hanging on the grille. The convent doors open, and *Sister Beatrice* enters, old and haggard, her clothing in rags. She has crept back to the convent to die. Piteously she tells the Virgin of the twenty-five years of sin and suffering she has known, and of the repentance in her heart. The joys of the world have been only bitterness for her. Humbly, fearfully she puts on the mantle and the veil. Again the *Abbess* and the nuns come to matins. They cry aloud in joy over the miracle of the Virgin's return. They acclaim *Sister Beatrice.* She tries to tell them the truth. They will not believe. Has she not been among them every moment for twenty-five years? The story of wickedness she tells is a delusion. She turns to the image of the Virgin, whom Heine, a Jew, called "the fairest woman of Heaven or Earth," to confirm her story. But, as in the beginning, the Virgin is silent. So *Sister Beatrice* dies, in the bosom of the Church, with the love and belief and worship of her sisters.

Photograph by White, N. Y.

CHARLOTTE WALKER IN "JUST A WIFE."

Photograph by Hall, N. Y. *Copyright, 1910, by Charles Frohman.*

CHARLES DALTON AS *THEODORE BLUNDELL*
IN "MID-CHANNEL."

Then the audiences silently file out of the theatre, with a profound feeling that, after all, the drama has a mission beyond mere entertainment.

The presentation of a single Shakespearean comedy "in the manner of Shakespeare's time," by the New Theatre, makes one long to have others of his plays given in the same way. There is remarkable unanimity of opinion that the recent presentation of "The Winter's Tale" is the most beautiful production of Shakespeare ever seen in New York.

It seems to have taken a long time to discover that the plays of the great dramatist are most effective when presented in the environment for which they were written, and with practically the full text. The modern dependence has been upon a star and scenery.

It is true that the Ben Greet Players have given us Elizabethan Shakespeare, and, at one time, too, with Miss Matthison at the head of the company; but it made no great impression. The background seemed cold and bare, and, apart from one or two principals, the actors were not adequate.

It seems, according to the New Theatre archaeologist, that the popular idea of the stage setting in Shakespeare's time is inaccurate; that it was not "a mere arrangement of curtains, but a beautiful background, covered with carvings and elaborate tapestries; and, further, there is abundant evidence that by the use of properties, if not of actual painted scenery, in the inner stage or alcove, Shakespeare possessed a vivid yet simple means of indicating to his audiences, visually, the actual location he desired to present."

The New Theatre provided the beautiful background, and it is marvelously fine. If Shakespeare was able to command anything so exquisite, surely his audiences could never have felt a lack of scenic values. Above the wonderful tapestries is a gallery, as in the old time, for use in scenes like the balcony incident in "Romeo and Juliet"; but it is not needed in "The Winter's Tale." But the New Theatre must needs be exact, even to the stage dimensions—even to the flooring over the orchestra space to represent the apron of the Elizabethan stage. This, of course, eliminated the footlights, but they were not missed at all, so cunningly effective was the lighting. Surely Shakespeare never knew anything like this lighting.

The little alcove, or inner stage, disclosed by drawing aside two of the tapestry curtains, with the scene indicated in the simplest fashion, proved quite as effective as the most elaborate settings. And the arrangement permitted a consecutive and practically continuous performance, which gave a charm and sequential interest I have never before known in a Shakespearean production.

The acting had much to do with it, of course. On the whole, it was truly fine. With the laurels won in "Sister Beatrice" fresh upon her brow, Miss Matthison turned to *Hermione* only to add to her fame. The lofty dignity, the moving power, the profound pathos of that portrayal place it among the great achievements on the stage. Never has this actress risen to loftier heights than she reaches in the trial scene, where she makes her plea to the jealous-mad king.

It has been the custom for stars who have appeared in "The Winter's Tale" to play both mother and daughter. Miss Matthison wisely did not essay the rôle of *Perdita*. She is essentially a tragic player. So the part fell to the lot of Miss Leah Bateman-Hunter, who looks sixteen—and acts like it in a colorless, girlish way. But then it is hardly fair to compare her with Miss Matthison, or with Rose Coghlan, who gives a superb performance of *Paulina*. It is the first real opportunity Miss Coghlan has had in the New Theatre, and she brings to bear all her power and mastery of her art. Never have I seen the fine character so finely played, with such light and shade, with such power and sentiment. It is worth much just to hear Miss Matthison and Miss Coghlan read Shakespeare.

It is true that Henry Kolker, who made his first appearance in the New Theatre, overacts the rôle of *Leontes*, but he looks very lovely indeed and reads intelligently and effectively. Also Henry Stanford, as *Florizel*, is best when he does nothing at all; but the acting of the many others is almost without flaw, even to the very smallest. Especially fine are Albert Bruning, as *Autolycus*, the rogue, and Ferdinand Gottschalk as the clown.

After two seasons in "Salvation Nell," which dealt with the physical slum, Mrs. Fiske returned to Ibsen, whose later plays deal with the intellectual slum. She elected to present "The Pillars of Society," which is, theatrically, the most popular of the Norwegian's plays in his native land and in Germany, but which has had no vogue elsewhere. It is the only one of his dramas in which the plot preponderates over the character; and for this reason the real Ibsenite doesn't hold "The Pillars of Society" in high esteem. Especially does he resent the happy ending as a vulgar concession to popular optimism. In the real Ibsen play everything and everybody go to smash in order to carry out the dramatist's belief in absolute freedom for the expression of the Ego.

This play, first produced in 1877, marks the transition stage of Ibsen's development, written, as it was, just after he had decided to abandon romance, and before he had concentrated upon pure realism. It is interesting to see that one or two scenes which the Ibsenite approves in "The Pillars of Society" do not appeal to the average theatre-goer at all. The play shows how swiftly Ibsen was advancing in the art of construction, in which he developed until he was the greatest technician of them all. And there has not been his equal in character drawing among the modern dramatists. But his philosophy seems to me pretty poor stuff.

The chief character in "The Pillars of Society," so far as interest is concerned, is *Lona Hessel*, but it is not the kind that a star usually chooses, because she hasn't half as many lines as *Bernick*. *Lona* is a fine, lovable, wholesome spinster, with great common sense, devotion, and capacity, who comes among people who are prigs and hypocrites. Mrs. Fiske's performance of the character brings out every value in it; it is a nearly perfect whole, made up of an infinitude of details, shown so simply, so naturally, so effectively, and coördinated so cleverly, that one has to study to discover the high intelligence, skill, and art sense that direct them. Mrs. Fiske gives the idea of trying to subordinate herself, yet there isn't a moment when *Lona* is on the stage that she doesn't dominate it.

Indeed, the acting as a whole reaches a remarkably high plane. Mrs. Fiske is one of the ablest stage directors in this country, and productions made by her always have distinction, not only in the settings but also in the physical behavior of the players, which, on the stage, is commonly called "business." To be sure, one isn't inclined to pay much attention to *Mrs. Bernick*, anyway, and Virginia Kline cannot compel it, while the *Dina* of Merle Maddern is pretty but unconvincing. On the other hand, Alice John's portrayal of *Martha* is fine and true. But then one likes *Martha*. And the gossiping respectables are joyously presented—one sees Mrs. Fiske's hand there.

Holbrook Blinn plays the long, difficult rôle of *Karsten Bernick*, and it is a part that would dismay any actor, because the player is compelled to bear the odium that belongs purely to the character. This is shown conclusively in the last act, for, from the moment it is apparent that *Bernick* is going to turn honest and decent, it seems to the audience that the actor is far more forceful and effective. Indeed, Mr. Blinn is admirable when he listens to the fulsome praise of the townsfolk and knows how he is going to undeceive and shock them with the truth. He delivers his big speech with splendid power and conviction.

Sheldon Lewis makes much of the small part of *Aune*, the foreman, while Cyril Chadwick as *Hilmar* and Edward Mackay as *Johan* are admirable. Fuller Mellish shows what a really fine actor can do with the small opportunity offered by the rôle of *Rummel*.

Marietta Olly, an Italian by birth, is the finest player of the many who have turned to English after winning fame in another language. She was originally a dancer, but she became an actress in Vienna and was educated on the German stage. Her success in the German Theatre in New York led to the change. The newcomer's play is one in which she had already appeared in German, then called "Baccarat," while in English it is "The Whirlwind"—neither being the original French title. It is one of the earlier plays of Henri Bernstein, and, like the others, purely an emotional drama, commanding the closest interest at the time, but making no lasting impression. Everything is sacrificed to situation.

Mme. Olly has not beauty; she is past the first flush of youth; nor has she eccentricities valuable for exploitation. At first she seems to lack even charm, though after a time one feels she possesses much of it, and that it has a peculiar, indefinable quality. But there is never a question of the finish, the highly developed, perfectly controlled skill of her acting, which impresses one even more than her great power. For we are not unfamiliar with a moving force of which even the crudest players may show flashes. Mme. Olly possesses that rarest of all things on the stage—virtuosity.

Mrs. Fiske is possibly the only American actress who can lay claim to this distinction. But Mrs. Fiske always gives the impression of a highly developed, cool intellect dominating her acting. Mme. Olly has more warmth, an ebullient naturalness that appeals to the emotions rather than to the mind. Mrs. Fiske is a player apart in her methods. Mme. Olly employs the familiar ones, and shows their possibilities. Her acting is a revelation. She has learned to speak very good English, too, not only as to accent but as to inflection, which is much more important. So far as acting is concerned, it seems she has nothing more to learn.

MIS' HI LUNDY'S SCHOOL

By BESSIE R. HOOVER

Author of "Pa Flickinger's Folks," etc.

Illustrations by John Conacher

MA FLICKINGER was dishing up the frugal supper with a sort of triumphal dexterity, compounded partially of her joy at the return of her runaway grandson, Little Butch Panner, to his afflicted family, and partially of other news that she was withholding to impart to her own family when they were once seated at the table.

But Pa Flickinger and his son Jed took their places without noticing either Ma's excitement or the unusually red cheeks of Jed's sister Opal, who had just returned from an afternoon spent at St. Joe.

When Pa began to eat, however, he glanced up at his daughter. "Where's Opal been that she's looking so happified?" he demanded of his wife. For, with the Flickingers, to go somewhere was equivalent to happiness.

"St. Joe," informed Ma shortly, bursting with her own important news. "And I'll betche Opal'll look happier than she does now when she knows what I've got to tell her. Besides, who do you suppose is raised from the dead?"

"I ain't up on Bible characters," said Jed indifferently.

"'T ain't no Bible character," laughed Ma. "And he give me a turrible turn when he walked in. Little Butch's back."

"Oh, I heard that on the way home," said Pa.

"Might 'a' knowed. Nobody can't keep nothin' to theirselves in this neighborhood," grumbled Ma.

"Didn't see your feller in St. Joe, did you?" Pa asked Opal facetiously.

"Yes, I did," returned Opal unexpectedly.

"Which one?" inquired Jed carelessly.

"Sefton Woods," she answered triumphantly.

"What!" shouted Jed, staring at his sister. And a curious expression of satisfaction, which he tried unsuccessfully to turn into a scowl, overspread his face.

Pa Flickinger was openly smiling, for the news was not unpleasant to him.

"Seftie Woods!" screamed Opal's mother. "If you've saw that fool-killer ag'in, Opal, don't mention it to me."

"But I did see him," continued Opal, boldly for her; "and we walked in the park and——"

"Hurray!" exulted Pa softly to the butter dish, as he cut himself an immense slab of butter on the strength of this information. If he had ever blamed "the durned hand-painted chromo," as he had once called Sefton Woods, for neglecting Opal, he now forgot all that in his joy at their reconciliation. "Then it's sure enough good-by for Mr. Willie Hop-toad," he added complacently.

"Willie Briggs never had a ghost of a chanct with Opal," affirmed Ma. "And now, everybody, listen to me; for I've got a grand piece of news to tell."

"But, Ma, I've got something to tell *you*," spoke up Opal resolutely.

Her mother quickly interrupted her. "What'd the school commissioner say? I'll bet you never went nigh him."

"I didn't—have time," faltered Opal; then she added honestly, "And I forgot all about it."

"You can see him later if need be," said her mother, unexpectedly lenient with Opal. "But listen, folks"—and Ma's face glowed with pleasure and excitement—"Opal's gotta school!"

Opal's heart almost stood still with dismay, and her bright color fled. Pa and Jed stopped eating and stared at Ma.

"Yes, Opal's got a bid to teach out in the country near Twelve Corners. Mis' Bistle's sister, Mis' Hi Lundy, was down this afternoon, and she's anxious for Opal to teach her school."

"Is Mis' Hi Lundy the hull thing out there?" demanded Jed ungraciously.

"Mis' Lundy simply represents her husband, who is director of the school district," Ma elegantly informed him; "and she knows what she's doin'."

All the old unrest and anxiety that Opal had thought buried forever came back, blotting out her afternoon's happiness with Sefton Woods. "I don't believe that I'll take the school, Ma," she faltered, her courage oozing out, even as she spoke, under the grim disapproval of her mother.

Pa Flickinger drank his tea with noisy unction, pleased to see Opal showing so much spirit.

"You will, too, teach," glared her mother.

"But Sefton, he won't want me to—we——"

"Of course," broke in her mother in an awful voice, "we're all a-dyin' to have our work cut out for us by Sef Woods—he's such a clost friend of ourn; he's always been so thoughtful and intermut and kind that he ought to put his blab in whenever there's anything to decide in the Flickinger family."

"But you don't understand," contended Opal, almost crying.

"Yes, I do, too, understand," affirmed her mother grimly. "He give you the go-by onct, and now after weeks of snubbin' you let him run after you—or probably you run after him," she added cruelly. "You're crazier after the boys than Fern Bistle, and I can't say more."

"But, Ma, listen—" entreated Opal tearfully. "Seftie and I——"

"Shut right up," ordered her mother sternly. "Pa, ain't you ashamed to have a girl like Opal? If you ain't, you ought to be!"

"But if Seftie and Opal's made up—" began Pa in a conciliatory voice.

"Made up what?" demanded Ma.

"Their little squabble—whatever it was; 't ain't none of our affair."

"There wa'n't no squabble; it was jest plain go-by—or lemon, as it's stylish to call it nowadays," Ma told him. "And it is, too, our affair. Opal sha'n't never speak to Seftie Woods ag'in. She's goin' to teach school; and Mr. Hi Lundy is goin' to stop in here on his way to town Saturday with the contract, and Opal's goin' to sign it."

"But I promised Seftie to ask you—" began Opal.

"Don't lug in that great lummox's name ag'in," broke in her mother angrily. "He's a two-faced feller. Besides, he's treated our Jeddie like a dog. First, he made the world and all of Jed, then he cut him altogether."

"He never done me any harm," spoke up Jed hotly; however hard it was to bear his old friend's neglect, he would not have him blamed. "If Seftie and Opal want to make it up now, it's nobody else's business."

"That's what I say," added Pa quickly.

"Seftie has asked me to marry him," informed Opal, getting out the worst in the face of her mother's opposition, because of her father's and Jed's sympathy.

"I suppose Seftie forgot to explain why he never come nigh the house all these weeks," remarked Ma cuttingly.

Opal looked confused; for Sefton had tried to explain, but she had begged him not to. Now she realized that her mother could never understand how she had felt about it. "He doesn't need to explain to me," she said finally.

"That's right," affirmed Jed quietly.

"And I promised Seftie I'd marry him—we can't break it off now. *We feel that it was meant to be this way*," added Opal, with the unconscious fatalism of the young.

"No pride, no lemon, no nothin'!" exclaimed Ma with tragic emphasis. "It's them black eyes and that smile of his'n," she scolded, "though I prefer an innocent face like Willie Briggs's every time."

"Seftie's eyes are not black," stated Jed belligerently; "they're a dark gray."

"Be they gray or black or pink or green, they're no-account and snoopy," cried Ma violently. "Nothin' back of 'em."

"Seftie can't help how he looks," defended Pa.

"And Jed trusts Seftie," put in Opal.

"Jed!" echoed Ma scornfully. "What does a green gump like Jed, with his nose always in his crops, know about human character? And you needn't think you're goin' to sneak off and meet Seftie on the sly, jest 'cause your pa and Jed stick up for you. Opal, take some more 'tatoes; you ain't eatin' nothin'. You don't want to lose your appetite jest as you're goin' to begin teachin' school."

"I don't see how Mis' Hi Lundy, or anybody else, can hire a teacher all alone," grumbled Jed.

"It's like this," enlightened Ma. "Last year Arlene Meaker, who lives in the district, taught. And she was ha'sh. Corporal punishment ain't as fashionable as it useter be; and she thrashed little Parker Lundy fearful. And Mis' Lundy, she says that Arlene Meaker can't never have that school ag'in. And the other officers always votes accordin' to Mr. Lundy, so Opal's sure of the school."

"But Opal don't want to butt into Miss Meaker's school," protested Pa. "If Miss Meaker give good satisfaction last year, she ought to have it ag'in."

"But that's jest it: she didn't give good satisfaction; she give pretty *bad* satisfaction," informed Ma heatedly. "And Mis' Lundy, she says Parker is a sensitive child, and she won't have him touched with a whip, 'cause it makes his eyes twitch. And I told her that Opal was much obliged to her, and would do all she could to git the school; and Mis' Lundy says it wa'n't a case of doin' all she could, but jest a case of sayin' she'd take it."

"Suppose Opal fails to get a teacher's certificate," suggested Jed.

"A high-school graduate can't fail," asserted Ma stubbornly.

"Aw, shucks, she stands about one chance in five hundred," disparaged Jed. "Opal hasn't had most of those studies for five or six years."

"If I wa'n't supe of my part of the factory," broke in Pa, "there might be some talk of her teachin'; but I can give Opal enough to eat and a place to sleep—if it ain't much; and I'd ruther she wouldn't teach," he stated plainly.

"But it ain't so much the money, Pa," conceded his wife; "it's the name of it. Why, Opal can go with the best people in town if she teaches—*she can be somebody!*" she concluded impressively.

"But Opal won't want to teach if she marries Seftie," said Jed aggressively.

"Land o' Goshen, Jed, shut up; here you are makin' everything disagreeable ag'in!"

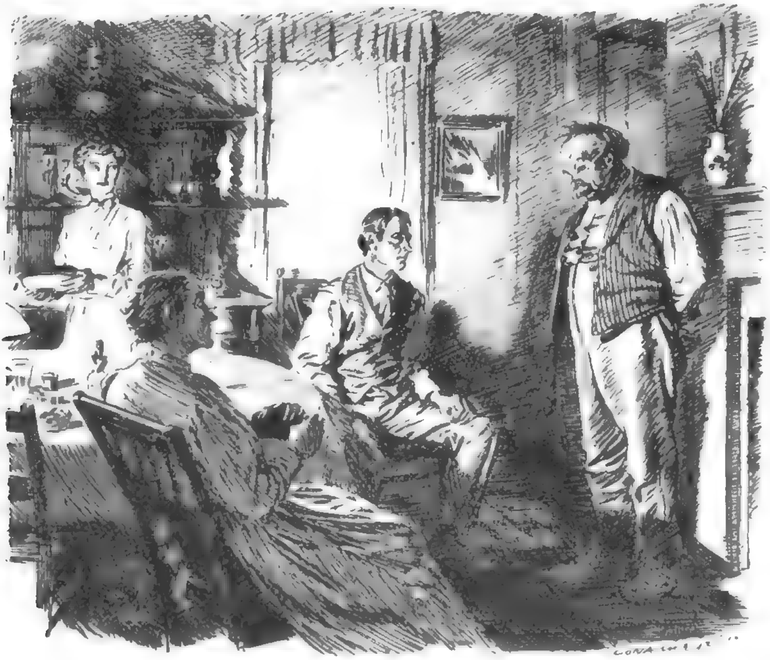
"You can't keep young folks from sparkin' by shootin' off your mouth, though," grumbled Opal's father; but he was careful not to say it till he was out of the house.

The next evening Jed called his sister into the little front room and closed the door. "Opal," he questioned anxiously, "what're you goin' to do about Seftie?"

"I shall write him that Ma wants me to teach school, and tell him that he's free; for she'll never be reconciled to him. And I'll work for the certificate—her heart's set on it. I can't make it seem right to do anything else."

"Mebbe you don't owe a life's happiness—even to your mother," objected Jed.

"I thought that way at first, too; but it made me so unhappy that I'm sure it's right for me to try to do what she says; for Ma worked hard to send me to high school. And



"IF I WA'N'T SUPE OF MY PART OF THE FACTORY," BROKE IN PA, "THERE MIGHT BE SOME TALK OF HER TEACHIN'."

I'm only eighteen. Do you think, Jed, that I should have asked Seftie why he stopped coming here?"

"No," answered Jed quickly; "what's the use of livin' if you can't trust folks? I'd 'a' done the same thing. I don't suppose Seftie—he—said anything—about me, did he?"

"No, Jed, we never once spoke of you—you know we hadn't been together in so long; but it must be some mistake that separates you."

"Well, never mind that," sighed Jed. "And don't mind Ma too much. You know she's always a-stirrin' things up. And cheer up, Opal, you won't git a certificate, so that'll settle your teachin' for this year."

"But I might," feared Opal. "And I'll have to study just as hard as if I wanted one."

Opal, who always did her sister Mandy's sewing, finished her studying early one day, and went over to Mandy's to work. It was late summer, and the rain, which was falling steadily, made it seem like autumn. Opal found Mandy, as usual, in a voluble mood.

"It wouldn't hurt Ma none jest to let you and that Woods boy be engaged," was almost her first remark.

"But she doesn't think that way," patiently explained Opal, who was used to having her family discuss her most intimate feelings.

"And this here rain must make you bluer than ever; I'm so sensitive that it deprusses me turribly," complained Mandy.

"And how is Little Butch doing?" asked Opal.

"He's drivin' the meat wagon as steady as a old man," praised Mandy, reviving at the mention of her pet's name. "And Butch's comin' home has chirked William up so he's like a new man."

"I seen your feller to-day, Opal," announced Butch importantly, bursting into the house at dinner-time, and throwing down his dripping umbrella on the littered, cotton ingrain carpet.

"And so Seftie Woods and you have made up," remarked William Panner kindly to Opal, as he followed his son into the room.

"And much good that does her or him," fretted Mandy. "Ma won't even let 'em look at each other."

"Shoo!" exclaimed Panner, astonished, as they all sat down to dinner.

"But it was me that brung 'em together ag'in," contributed Butch, submerging a mountain of mashed potatoes and cabbage and ham under a flood of gravy.

"I thought you were angry with Seftie," said Opal.

"I was a while back," admitted Butch; "but I'm mad at Fern Bistle now. She hissed me on to play a josh on Seftie. When I was comin' home from thrashin', I saw Seftie on the interruban, and I says, 'Hello, Sef,' but he answered ruther cool, and I knowed why. So I jest ups and tells him that you wa'n't goin' to marry Willie Briggs at all."

"I never was," denied Opal indignantly.

"But Seftie, he thought you was, though," grinned Butch.

"He never could have believed such a thing," dissented Opal.

"Yes, he did, too," assured Butch, importantly, "'cause jest afore the Old Folks' Picnic at Berrien Springs, I told Seftie myself that you was goin' to marry Willie. You know Willie did ast you to marry him, one evenin' out there on Gramma's porch. And Sef Woods he happened to drive by when Willie was a-holdin' your hand and a-makin' his little old spiel, with the street lamp a-shinin' and a-lightin' you both up; so Sef he thought I must be a-tellin' the truth."

"But I couldn't help how Willie acted," defended Opal; "he would do it."

"But Sef, he didn't know the diff, and Fern she——"

"I don't see how Fern knew anything about it," said Opal.

"Why, er—Fern, she—" stuttered Butch, "Fern, she knowed *all* about it. Willie, he acted so durn funny I jest had to tell her. And then she said we'd play a josh on Seftie, so I could git even with him for cuffin' me round that day I scared you girls stiff with a snake. Fern, she wanted Seftie herself, but I wa'n't on to that then. And she told me to tell Seftie that you couldn't go with him to the picnic on account of unexpectedly gittin' engaged to Willie; but that if he still considered you a friend—like you wanted him to—he'd take Fern to the picnic instead. Seftie, he kicked turrible on takin' Fern; but she got around him some way."

"Do you mean to say, son, that you told that string of lies, and made all that trouble for Opal and Seftie?" questioned his father sternly.

"Oh, it was jest a josh; it's all right now," assured Butch easily.

"But a-comin' between two honest hearts," glared Big Butch Panner indignantly. "And how do you know Willie proposed to Opal?"

"I was a-listenin' behind the lilac bush," acknowledged Butch. "But Seftie ain't mad at me; we're better friends than ever," he reassured them.

"But to sneak like that, and then to lie about it," groaned Panner.

"It was jest a josh, William; Butchie says so hisself," Mandy hastened to defend her son. "And Seftie ought to be the best judge of what harm's done; and Seftie ain't mad," she concluded triumphantly.

"But it wasn't true, and it made Seftie and me a lot of trouble," reminded Opal.

"Don't be so thick-headed, Opal," complained the boy's mother. "Ain't Butchie said over and over ag'in that it was jest a josh?"

"Josh, nothin'!" struck in Panner violently. "It was jest a common, everyday lie. I always told you, Mandy, that that boy would lie, but you wouldn't see it."

"It was Fernie Bistle that was to blame," declared Butch. "She sicked me on, she did."

But his "josh" did not seem so funny to him now as it had seemed at first.

"Ma says Fern's always makin' trouble," broke in Mandy excitedly. "Oh, William, don't be ha'sh with Little Butchie, when he's tryin' so hard to please you in the meat market, or he'll run away ag'in. You always was so unreasonable with the boy." And she sniffed loudly.

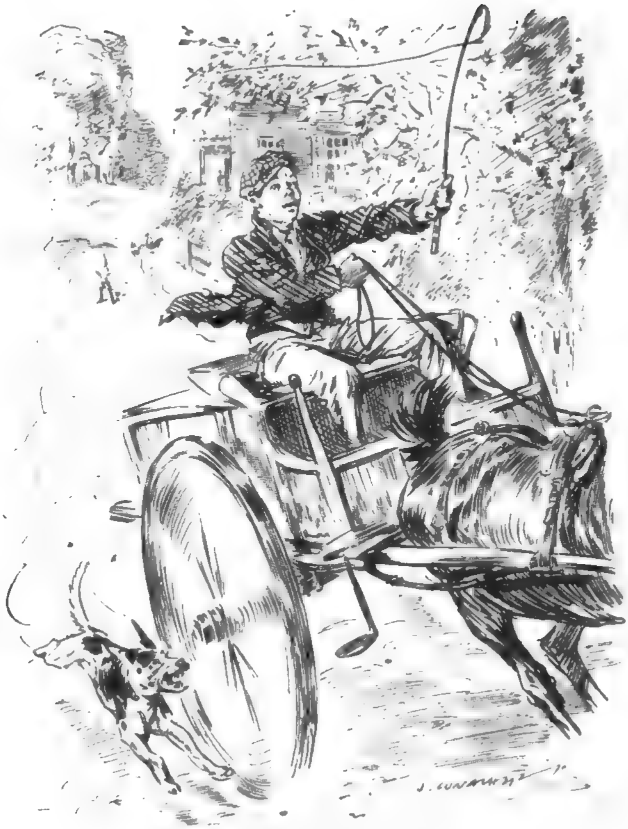
"Never mind now, Mandy, it's all past," said Opal. "And, anyway, I'm glad to know who made the trouble."

"And Sef and me are better friends than ever," reiterated Butch, brightening. "Besides, Fern, she said a lot of other mean things, she did."

"Don't repeat 'em," commanded his father.

"But, William—" began Mandy, in tears again.

"Butch can't hide from me behind any girl when he's done wrong," declared the boy's father. "And to think of our little lad a-makin' all this trouble," he continued gloomily. "Well, I dunno, I've tried to make a man of Butch"—speaking as if his son were not there—"but what's the use?"



"HE'S DRIVIN' THE MEAT WAGON AS STEADY AS A OLD MAN," PRAISED HIS MOTHER.

Butch looked scared. If Panner had threatened to thrash him, he would have been angry and stubborn; but now, when he was commencing in a sort of rudimentary way to do right, to have his father talk as if his were a hopeless case made Little Butch, for once in his short but autocratic career, really disturbed in his mind.

"And did you tell Seftie something against Jed, too?" asked Opal.

"No, I didn't," answered Butch touchily. "I ain't no liar. And Fern, she said if I'd tell the josh about you and Willie to Seftie, that she'd leave me take her over to St. Joe some evenin'; and then, when I wanted to go, she give me the bounce."

"Fern, she ain't got no honor at all," criticized Mandy.

"That boy'll have to suffer for all this rumpus he's made," Panner told Opal.

"But Butch didn't realize how much trouble would come of it, I'm sure," said Opal, who saw that a fierce domestic storm was brewing. "He was only thoughtless; and, then, Fernie did start it."

"Hope to die, she did," agreed Butch tearfully, reduced to a mush of penitence by Opal's kind attitude toward him. "Honest, Pa, I didn't go for to make this rumpus," he sniffed. "But Fern Bistle she's gotta suffer for this, she has!"

"Don't pick a quarrel with a girl, Butch; that ain't no way to learn to be a man," advised Panner, mollified to some extent by the boy's desire to please him.

"But such a durn girl as she is," blamed Butch tearfully.

When Butch had gone back to work, and Mandy was washing the dishes in the kitchen, Panner lingered in the sitting-room to speak to Opal.

"Mebbe, Opal, if you was to tell your ma what Butch's done, that she'd leave Seftie come to see you ag'in."

"No, that wouldn't make any difference."

"Well, anyway, Opal, don't you go for to be blue," said Panner kindly. "Your ma, Mrs. Flickinger, is one of earth's finest women; but it can't be hid from nobody that she likes to run things. And while I think you're doin' noble in leavin' your young man strictly alone as long as she wants it that way, still, Opal, my best word to you is, *lay low;* don't cross your ma; but don't go back on Seftie, neither. And who knows, w-h-o k-n-o-w-s!" repeated Panner, with such a cumbrous but expressive wink that Opal laughed outright.

On her way home from Mandy's that afternoon, Opal stopped at her sister Jule's to get a pattern.

"I've got a slick scheme worked out for you and Seftie, Opal," Jule informed her sister, immediately diving into the subject that was foremost in the minds of all the Flickingers. "Ma's too hard on you. But you can come over here any old evenin', and I'll send word for Seftie to come, too; and you can have the loan of my front room, with the twinses shut out, for Grandpaw's jest fixed the lock. And our ma'll never know the diff."

"But I'd have to tell Ma about it."

"Sometimes, Opal, I can't help but think that you ain't very bright," disapproved Jule.

"It's kind of you to offer me the room, Jule; but it wouldn't be right for me to come."

"The trouble with you is, Opal, that you lack backbone," criticized Jule.

"But it often takes more backbone not to do a thing than it does to do it," spoke up Grandpa Peebles, a thin, faded, little old man, with whitened hair and mustache and goatee. He was mending a fish net, and now continued: "Waitin' quiet-like always takes more grit than thrashin' round and makin' things come your way."

"But think of poor Seftie, Opal—it's hard on him," declared Jule. "Accordin' to Fairy Jones, he's about as fur gone on you as a feller gits—nowadays. And he's such a pretty boy, too—everybody likes him. And he's got a red-wheeled horse and buggy!"

"Everybody likes him but Ma," qualified Opal.

"Shucks, Ma likes him herself, if she'd only own up. And, Opal, leave me give you some good advice," said Jule solemnly. "*Seftie may git tired of waitin'.* You've got to do somethin' to keep his intrust up."

"I guess bein' starved of seein' Opal'll keep his intrust up if anything would," said Grandpa dryly. "And Seftie ain't much of a feller if he can't wait as long as needs be for a girl like our Opal."

"Yes, I know it ought to be that way," admitted Jule, then added with the narrow wisdom of her kind: "But where's the man that can be scrouged out'n his natural affections and not turn to some one else?"

"I guess Seftie's the man," said Grandpa.

And Opal would have gone home comforted, had not the thought of Mis' Hi Lundy's school lain heavy on her spirit; for that very afternoon Mr. Lundy was expected to bring the contract for her to sign.

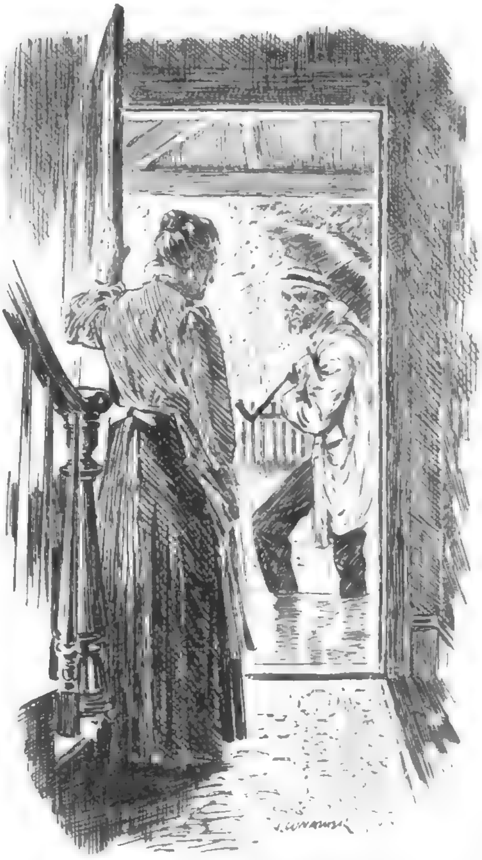
Her mother met her at the door with a bright face. "I've been a-plannin' about your havin' some stout black sateen aprons to teach in, somethin' between a dish apron and a grocer's, that'll about cover you up," she said.

"But they won't look very nice," protested Opal.

"Yes, they will, too, 'cause I'm goin' to brighten 'em up with red and yellow catstitch. Black sateen won't show ink; and you know, Opal, in a country school it pretty nigh always rains ink. And you'll want a gray ladies' cloth dress that won't show chalk; for the only way to keep clean is to wear things that won't show the dirt."

Now the teaching seemed inevitable; and even Grandpa Peebles's encouragement and

Big Butch Panner's prodigious wink were forgotten. And Opal dared not tell her mother the truth about Sefton, fearing that it would prejudice her against him more than ever.



"OURS IS RUTHER A HARD SCHOOL FOR A NEW BEGINNER. GOOD DAY."

"Land! here we are plannin' out everything so scrumptious, and I clean forgot that Mr. Hi Lundy was a-goin' to fetch your contract this afternoon. Let's go into the parlor and see where he can write it——

"Clear off the center table," ordered Ma, as she and Opal entered the room. "Take off the photograph album; take off the gilt vase; take off the gift book, 'Heaven is our Home'; take off the cotton flannel Easter chicken; take off everything but the Bible, which'll look as if it was read often; and set the pen and ink careless-like on the table, and it's all ready."

It was still raining an hour later, when they sat waiting for Mr. Lundy. And the prospect out of the window was as bleak as if Pine Street had gone into mourning especially for Opal. And the more she thought of the school, the more depressed she grew.

But the weeping bushes and the dripping eves did not dampen Ma Flickinger's ardor. She was volubility itself. "I'll betche Mr. Hi Lundy's a great, big, fine-lookin' man," she imagined, "'cause his wife's always so stylish; don't you?"

"I never thought," answered Opal drearily.

"And now you can see how nice everything's turned out," said her mother affably. "You're goin' to have a neat little school to teach, and that's a good deal better than gettin' married. You don't want to marry Seftie Woods, anyway, 'cause he's an only child—and they're always selfish. And his ma might be pizen to get along with; I never met Mis' Woods, but I can well believe she's finicky."

As the rain beat insistently on the window-panes, a slight shuffling was heard on the porch, and Ma Flickinger hastened eagerly to the door and opened it. She was confronted by a thin, faded, seedy-looking little man in a limp duster and a wilted straw hat.

"We don't want to buy nothin' to-day," began Ma sharply, using her invariable formula for agents.

The man did not retreat, however, but gloomily volunteered: "I was to give word to a Missus Oval Fleckenger."

"Oh, yes," cried Ma, enlightened, "you mean Opal. Be you Mr. Hi Lundy's hired man?"

He did not answer her question directly, but said: "My wife, Missus Lundy, she said I was to stop and tell Missus Oval that Arlene Meaker has got our school, on account of Leander Pone and John Plimmer not sayin' anything definite, and then votin' for Arlene. And my wife thinks probably Missus Oval wouldn't have give satisfaction to the majority, anyway, not havin' no experience."

He brightened perceptibly as the prospect of finishing his errand drew near, and added almost cheerfully, as he backed off the porch, "Ours is ruther a hard school for a new beginner. Good day."

And before Mrs. Flickinger could collect her wits to speak to him, Mr. Hi Lundy was gone, vanishing into the rain and mist, with only a pair of hastening legs visible under a no-colored umbrella.

A ROW OF BOOKS

BY J. B. KERFOOT

A FEW years ago Professor Elie Metchnikoff, one of the great biologists of the Pasteur Institute, suggested, as a corrective for certain digestive disorders, and a consequent means for the prolongation of physical youth, the deliberate introduction into the human alimentary canal of those bacilli whose business in life is the manufacture of lactic acid from milk. The theory has been widely discussed and variously tested, and to-day one can purchase at any drug store tablets of lacto-bacilline and other conveniently arranged assortments of this new variety of domesticated live stock. A recent commentator on the subject heads his article "How to plant a lactic organism in the microbe garden within us," and I had no sooner laid eyes on this delightfully descriptive sentence than I felt that, transposed into terms of psychological bacteriology, it exactly expresses the problem with which both the writer and the readers of this department are in reality concerned: how to plant thought organisms in our psychological microbe garden; thought organisms, let us put it, that may tend to correct our mental digestive disabilities, and so make for the prolongation of intellectual youth. Unfortunately, the science of psychological bacteriology is not very far advanced. We know mighty little about the bacilli of ideas, and the chemistry of their activities is a mystery to us. So that as yet the best we can do is to make experiments and report the results. But as, in mental microbes no less than in material matters, one man's meat is another man's poison, it is essential to keep in view the conditions of the experiment and the nature of the victim. It is not the province of A ROW OF BOOKS to pass judgment on current literature, but to try current literature on a dog and note the effect. And I am the dog. Hence the personal nature of these monthly reports.

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I have been trying at odd moments for the past week or two to understand why Mr. Winston Churchill's "A Modern Chronicle" (Macmillan) is the great American novel—or, rather, why a great many of Mr. Churchill's countrymen are probably going, for a short time, to think that it is. And the question, I take it, is not without warrant nor altogether lacking in interest and significance. For Mr. Churchill has more than once in the past written stories that for the moment have blazed up in the estimation of many readers as the embodiment of this long-expected phenomenon; and since his latest volume deals with contemporary situations and living issues, and deals with them with growing technical finish and facility, but from an unaltered fictional attitude, it is more than likely to meet a similar reception. Let us glance for a moment at the story itself. It is the history of Honora Leffingwell, an American girl of gentle birth, native charm, and inherited irresponsibility, who is reared in an old-fashioned and moderately circumstanced home in St. Louis, yet is petted and indulged by wealthy friends; so that she comes to womanhood equally influenced by the old order and the new, with all the romantic idealism of the one, and with the hazy but unquestioning individualism of the other. Follows her search for happiness; a search at once blind, feverish, and self-centered. It leads her to New York, Newport, Reno, and Paris, and leaves her on the threshold of her third and presumably final marriage, having discovered that what she had sought vainly elsewhere lay all the while at her feet at home. It is a carefully expurgated and an attractively entertaining story, and, in so far as it implies that the true solution for the ills of modern society lies in a return to the ideals of the past, it plausibly bolsters up a comfortable doctrine—the doctrine, namely, that the easiest way to solve a vexed problem is to beg it. And in these facts lies the answer to the question with which this paragraph opened. For the modern novel either speaks to, or speaks for, its audience. It either presents for their understanding a fresh interpretation of some phase of life, or it gives the grace of artistic realization and the authority of the printed word to their own unformulated and inarticulate beliefs. This last, both in spirit and in form, is the function of "A Modern Chronicle"; and the corresponding instant reward and proximate destiny await it.

◆

One half of the world, according to a very conservative proverb, doesn't know how the other half lives. What is more, a good half of that half doesn't care. And of the remainder it is safe to say that a moiety, if not a majority, are offended rather than interested if they find out. It is to the remaining fraction, whatever that may figure out at—the fraction to whom the other fellow's experiences and motives and points of view are most interesting exactly where they differ most from their own—that Alexander Irvine's autobiographical sketch, "From the Bottom Up" (Doubleday, Page), will commend itself as an illuminative, because a self-revealing, human document. At the moment, Mr. Irvine is connected, as lay reader and special assistant to the rector, with the Church of the Ascension in New York; and he has presided for several years over that organization's Sunday evening meetings for the free discussion of social, socialistic, and sociological questions. He was born forty odd years ago in an Irish village, and, when not doing other things, has been a newsboy in his native town, a scarecrow in the neighboring potato fields, a ditch-digger, a British soldier, a proselytizing member of the Plymouth Brethren, the driver of a New York milk wagon, a mission worker on the Bowery, a Congregational minister, a paid officer of the Y. M. C. A., a farmer, a Socialist, and a magazine writer. But it is neither the nature nor the variety of these strenuous pursuits that gives the book its value. It is rather the glimpse afforded us of the strange mixture of egotism and altruism that, together with the moral courage peculiar to each, goes to the making up of the congenital propagandist and the self-spending (not the self-seeking) agitator.

◆

The simultaneous appearance among the spring books of the latest works of two of our English friends, H. G. Wells and Eden Phillpotts, may serve, even before opening them, as an occasion for noting one of the apparent paradoxes that have so much to do with the vagaries of our intellectual appetites. It is as inevitably a part of our consciousness toward a new book by Mr. Wells that there is no earthly telling what he may be going to offer us, as it is a part of our consciousness toward a new novel by Mr. Phillpotts that there is no manner of doubt as to what he is going to offer us. And the two writers have nothing in common except the odd fact that these contradictory attributes are almost equally attractive, and hide almost equal possibilities of pleasure and disappointment. There is scant chance of the latter, however, in Wells's delightful genre study, "The History of Mr. Polly" (Duffield)—that is, if one is willing to wink at a certain disregard of the strict canons of fiction that Mr. Wells the sociologist has led Mr. Wells the artist to be guilty of. We are well acquainted with both of these gentlemen and are deeply indebted to each of them, and ought not to take it amiss if they occasionally intrude upon each other inopportunely. In this case, the interest of Mr. Wells the sociologist in the educational and industrial inefficiency of the English lower middle class suggested to Mr. Wells the artist that he draw for us a picture of a type specimen. And he has given us, not only a portrait that is whimsically imaginative and full of amusing and touching comprehension, but a story with a grotesque and yet a genuinely human appeal. But every now and then, when Mr. Wells the novelist has completely persuaded us of "Mr. Polly's" reality, and awakened our personal interest in him as an individual, Mr. Wells the sociologist interrupts to ask us not to forget that he is really meant as a specimen. Which is against the rules.

◆

Eden Phillpotts has presumably remained so constant to his chosen field of Devon and continued to draw the plots and characters of his many novels so exclusively from the simple and yet sophisticated farm and village life of Dartmoor not alone because of his love for the beauty of the land and his familiarity with the life, but because (his bent being toward the stark study of human nature) he has found it here, as nowhere else within his reach, free from the artificialities and untrammeled by the conventions of our more familiar world. Indeed, in spite of their purely local idiosyncrasies of speech, of custom, and of outlook, our most abiding sense of his novels is, as one might say, that they deal with human nature stripped to the buff. His latest work, "The Thief of Virtue" (John Lane), a deep-sighted study of the effects of unsuspected illegitimacy upon the relations of a supposed father and his supposed son, is as dour and sinister a tale as he has ever written. Moreover, its underlying gloom is less than usually relieved by passages of the racy philosophy and native wit of Elizabethan Dartmoor, and more than ordinarily overloaded with verbal landscape painting. Yet it is a book that, in spite of its faults of omission and commission, no admirer of Mr. Phillpotts's work should be content to miss.

◆

The proper way to begin a notice of E. Temple Thurston's novel, "Sally Bishop" (Kennerley), would doubtless be to say that it is "a disagreeable story." For it deals with a girl's wholehearted but shortsighted and unbusinesslike bestowal of her hand without benefit of clergy, and it ends in tragedy. But although the story is a sad one, it is removed from the "disagreeable" by the whole breadth and depth and thickness of the fact that it has been written, not to exploit a situation, but to explain a character, and has been conceived by a close and candid, but a sympathetic and understanding, student of life.

◆

I find that I have been childishly keeping "The Diary of a Daly Débutante" (Duffield) as a sort of special tidbit to discuss toward the last; but now that I have reached it I am suddenly confronted by a vague uneasiness. How many, after all, of EVERYBODY'S readers hark back in memory to the days when Augustin Daly's name was one to conjure with? And what effect may the absence of associational interest have upon a reader's enjoyment of a record so intimately concerned with a past too distant to remember but not yet hallowed by tradition? However, as I am not in a position to answer either question, I leave both issues on the lap of the gods. In the fall of 1879, the anonymous author of the diary, then a girl just out of school, joined the Daly troupe, and for a year confided to her journal week by week the experiences and impressions of an enthusiastic and observant neophyte. The book would be a delightful bit of reading if only for its perfectly unconscious revelation of personality and its utterly naïve embodiment of the spirit of youth—that ever attractive but evanescent spirit which fiction so often tries to capture and fails to hold. But there is more to it than this: there are the life and the setting and the atmosphere and the habituées of that famous greenroom of the eighties miraculously arrested, preserved, and exposed to our gaze with all the color, the movement, and the intonations of reality. Have you ever seen an insect in a lump of amber? A bit of vanished life caught by chance and preserved in perfection for later eyes to look at through the transparent medium of its embalming? If so, you have seen a prototype of "The Diary of a Daly Débutante."

◆

OTHER BOOKS

"Central America and Its Problems" (Moffat Yard), by Frederick Palmer. An interesting account of a personal tour of observation undertaken in 1908 for the Chicago *Tribune* by the well-known writer and war correspondent. Pen pictures of travel and trouble in a fruitful and beautiful region given over to desolation and dictators.

"The House of Mystery" (Century), by Will Irwin. A piece of light fiction dealing with the exposure of an exclusive but fraudulent spiritualistic medium. The tale itself is an ordinary semi-sensational love story, but the book is given legitimate interest by its clean-cut character sketch of Rosalie le Grange, clairvoyant.

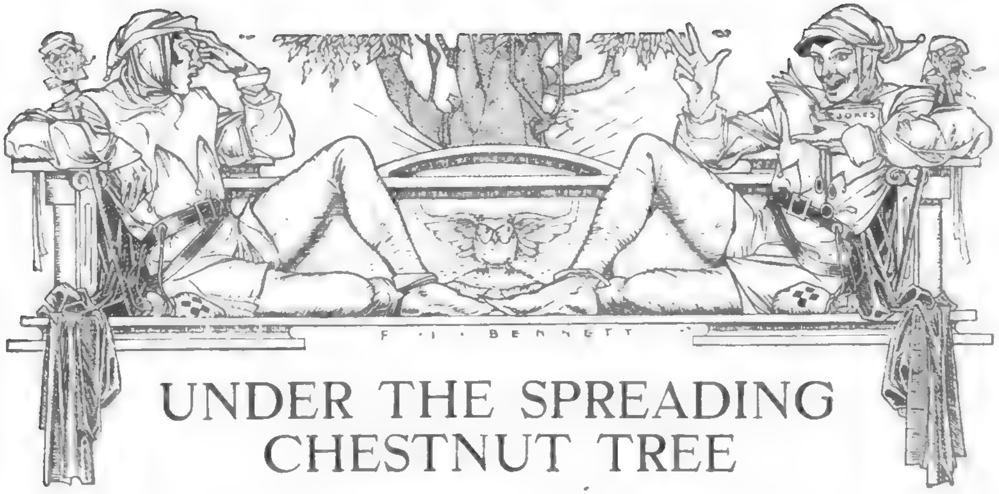
"Diplomatic Memoirs" (Houghton, Mifflin), by John W. Foster. Two volumes of carefully tactful reminiscences by a diplomat who tells no tales out of school. Mr. Foster has been United States minister to Mexico, Russia, and Spain, Secretary of State, and representative of this country and of China in many important international conferences.

"The Unknown Quantity" (Henry Holt), by Gertrude Hall. The story of a young lawyer's infatuation for an attractive client with an enigmatical past. A first novel of considerable merit by a writer of some talent and a serious fictional intention.

"Lost Face" (Macmillan), by Jack London. Seven short stories of early Klondike days and of Russian Alaska, the obtrusive and often gratuitous brutality of which justifies the strictures of the author's most adverse critics.

"The Red House on Rowan Street" (Little, Brown), by Roman Doubleday. A detective story in the manufacture of which a little more than the average amount of human interest has been mixed with the usual allowance of unlikelihood.

"The Diamond Master" (Bobbs-Merrill), by Jacques Futrelle. A hundred-million-dollar transaction in the gem market, with mystery, murder, and marriage-bells on the side. One of the yarns that make a spectacular start and shut up like a jackknife in the home stretch.



UNDER THE SPREADING CHESTNUT TREE

Editor's Note.—A good story is a treasure, and, like other precious things, hard to find. Our readers can assist us, if they will, by sending any anecdotes they find that seem to them good. Though the sign is the Chestnut Tree, no story is barred by its youth. The younger the better. We shall gladly pay for available ones. Address all manuscripts to "The Chestnut Tree," enclosing stamped, addressed envelope.

The American opinion of coffee as understood in the English home is not high, and how the coffee of the English lodging-houses is esteemed may be understood from the following traveler's tale: It was the first morning in London "apartments," and his landlady came up with the breakfast. As she set down his coffee cup she opened a slight conversation: "It looks like rain," she said. "It does," agreed the American, "but the odor has a faint suggestion of coffee."

* * *

At a meeting of the lodge in a 'wayback village a member suggested that cuspidors be secured.

"I move, Mr. President," said an ever-ready member, "that the executive committee be empowered to employ two competent cuspidors to serve during the ensuing year."

* * *

Visitor: "What became of that other windmill that was here last year?"

Native: "There was only enough wind for one, so we took it down."

* * *

In a speech in the Senate on Hawaiian affairs, Senator Depew of New York told this story:

When Queen Liliuokalani was in England during the English queen's jubilee, she was received at Buckingham Palace. In the course of the remarks that passed between the two queens, the one from the Sandwich Islands said that she had English blood in her veins.

"How so?" inquired Victoria.

"My ancestors ate Captain Cook."

* * *

A man in a mellow condition went into a barber shop and seated himself in one of the chairs:

"What's your pleasure, sir?" asked the polite barber.

"Oh, er—give me a hair-cut—and have one yourself."

* * *

A Northerner sitting on the veranda of a Southern home was enraptured by the beauty of the night. "How wonderfully beautiful is the moonlight falling on the water," he exclaimed. "It is, indeed," replied his dignified but unreconstructed Southern hostess; "but ah! you should have seen it before the war."

* * *

Wendell Phillips was, on one occasion, lecturing in Ohio, and, while on a railroad journey going to keep one of his appointments, he met in the car a crowd of clergy, returning from some sort of convention. One of the ministers felt called upon to approach Mr. Phillips, and asked him: "Are you Mr. Phillips?" "I am, sir." "Are you trying to free the niggers?" "Yes, sir; I am an abolitionist." "Well, why do you preach your doctrine up here? Why don't you go over into Kentucky?" "Excuse me, sir, are you a preacher?" "I am, sir." "Are you trying to save souls from hell?" "Yes, sir; that's my business." "Well, why don't you go there?" The assailant hurried into the smoker amid a roar of unsanctified laughter.

◆

A shoe drummer alighted from the train at Farville and looked up and down the street. Presently Yick Lee came along with a bundle of soiled laundry, and the drummer hailed him with:

"John, how much of a place is this here town of Farville?"

"Stleet ca' ev'ly twenty minute," replied the Chinaman.

◆

The late Justice Brewer was with a party of New York friends on a fishing trip in the Adirondacks, and around the camp fire one evening the talk naturally ran on big fish. When it came his turn the jurist began, uncertain as to how he was going to come out:

"We were fishing one time on the Grand Banks for—er—for——"

"Whales," somebody suggested.

"No," said the Justice, "we were baiting with whales."

◆

"Me gotta da good job," said Pietro, as he gave the monkey a little more line after grinding out on his organ a selection from "Santa Lucia." "Getta forty dollar da month and eata myself; thirty da month if da boss eata me."

◆

Commenting on the comparatively small salaries allowed by Congress for services rendered in the Executive branch of the Government and the more liberal pay of some of the officials, a man in public life said:

"It reminds me of the way a gang of laborers used to be paid down my way. The money was thrown at a ladder, and what stuck to the rungs went to the workers, while that which fell through went to the bosses."

◆

A small boy was hoeing corn in a sterile field by the roadside, when a passer-by stopped and said: "'Pears to me your corn is rather small."

"Certainly," said the boy; "it's dwarf corn."

"But it looks yaller."

"Certainly, we planted the yaller kind.'

"But it looks as if you wouldn't get more than half a crop."

"Of course not; we planted it on halves."

◆

Years ago, when there were only wooden sidewalks in the city of Winnipeg, Canada, holes were bored in the planks to let the water run through. In the morning twilight a policeman found a man with the tip of his wooden leg in one of these holes and hurriedly walking around it.

"What are ye doin' here?" asked the policeman.

"G'way, offsher," said the man. "Got to get home before ol' lady wakes up."

◆

One spring, for some reason, old Eli was going round town with a face of dissatisfaction, and, when questioned, he poured forth his voluble tale of woe thus: "Marse Geo'ge, he come to me last fall an' he say, 'Eli, dis gwine ter be a hard winter, so yo' be keerful, an' save yo' wages fas' an' tight.' An' I b'lieve Marse Geo'ge, yas, sah, I b'lieve him, an' I save an' I save, an' when de winter come it ain't got no hardship, an' dere was I wid all dat money jes' frown on mah hands!"

◆

Two old cronies went into a drug store in the downtown part of New York City, and, addressing the proprietor by his first name, one of them said:

"Dr. Charley, we have made a bet of the ice-cream sodas. We will have them now, and when the bet is decided the loser will drop in and pay for them."

As the two old fellows were departing after enjoying their temperance beverage, the druggist asked them what the wager was.

"Well," said one of them, "our friend George bets that when the tower of the Singer Building falls, it will topple over toward the North River, and I bet that it won't."

◆

Mr. Penn: "They say the streets in Boston are frightfully crooked?"

Mr. Hub: "They are. Why do you know, when I first went there I could hardly find my way around."

"That must be embarrassing!"

"It is. The first week I was there I wanted to get rid of an old cat we had, and my wife got me to take it to the river a mile away."

"And you lost the cat all right?"

"Lost nothing! I never would have found my way home if I hadn't followed the cat!"

Everybody's Magazine

PUBLISHED BY

THE RIDGWAY COMPANY

ERMAN J. RIDGWAY, *President*
RAY BROWN, *Art Director*
JOHN O'HARA COSGRAVE, *Editor*
WM. L. JENNINGS, *Sec'y and Treas.*
ROBERT FROTHINGHAM, *Adv. Mgr.*

SPRING AND MACDOUGAL STREETS, NEW YORK CITY

WITH "EVERYBODY'S" PUBLISHERS

THIS is the eleventh anniversary in the life of Everybody's Magazine, and the seventh anniversary of Everybody's ownership of us. That is an odd way to say it, perhaps, but quite as accurate as to say "our ownership of Everybody's." Everybody's has owned a large staff of us, soul and body, for seven years, until it has grown into a significant and effective individuality—like no one of us, and yet like all of us. And it seems entirely proper that as often as once a year we should measure this unique individual by his opportunities.

Some years ago we took a cross-country tramp. One day our olfactories were assailed by a strange odor, which, as we proceeded, became a decidedly disagreeable stench: Presently we stood on the bank overlooking a beautiful river, and along the shores as far as we could see in both directions were thousands of dead and putrefying fish. A mile down the river we came upon a village practically deserted, because every villager who could shovel was out helping bury the late lamented by the bushel. This is what had happened:

A mill several miles up the river had, by adopting a new and cheaper process of dyeing, as we remember, tainted the water and killed the fish. The villagers sent a committee up to the mill, even while the dead fish were being buried, to say that if the mill folks didn't stop contaminating the water right away, "there wouldn't be no more mill"; and the people along the river went to the legislature, or some place, and got a law on all mills. It didn't take long, because the fish were very obvious, you know; and the folks weren't called muckrakers, either.

That mill did not intend to taint the water and kill the fish. Of course not; and if the owners had adopted the new process very gradually and tainted the water slowly and killed only a few fish at a time, neither they nor the people along the stream would have known that the water was tainted until some frightful epidemic had fallen upon them.

Muckraking is a disagreeable, and sometimes a dangerous, profession; but when the health and happiness of the people along the banks of our rivers of trade and politics are jeopardized by careless or designing men, Everybody's can not live with himself and hold his peace.

So Everybody's has shown the Wall Street dead fish, and the Insurance dead fish, and the Yellow Car dead fish, and bushels more of dead fish, and has asked its readers to follow it upstream to the mill which poisoned the pure waters, so that all could connect cause with result and set up a resistless protest.

In publishing Judge Lindsey's story, Everybody's has spent seventy-five thousand dollars and attached two large libel suits to show the connection between the Public Service Corporations and the dead fish of city slums, brutalized men, despoiled women, stunted babies; besides poor service at a high cost. The story was so well told that the good results of it will be almost immediate, and most effective.

A TRIP TO ANOTHER MILL

For the coming year another story about the dead fish along the banks of another river, and a trip to another kind of mill—the Mill of Justice—will be Everybody's special work. He prefers taking one big wrong and showing it in all its hideousness to scattering over Golgotha. He believes more will be accomplished that way. He has always believed that no end ever justifies distorted, one-sided, unrestrained denunciation. Everybody's can walk into any office in America and look men squarely in the eyes, because they know that his purpose is clean; his attacks are impersonal; his statements as true as finite pains can make them.

Everybody's trusts that you will care to welcome him for another year; that you will feel free to criticize him when occasion requires; to compliment him if occasion offers; and to support him in the serious work he is honestly striving to do for our common country. Your support is a real contribution. It is your share in Everybody's personality, and entitles you to share in his victories.

HELP ROUSE CARTER BILL

We are going to ask you to do something which is sure to mean money indirectly in your pocket, and may mean money directly out of Everybody's pocket; but it ought to be done, and we urge it strongly. We have never asked you to do anything like this before, because such a thing should not be done unless we and you are "as sure as shootin'" it ought to be done. It is in reference to postal matters at Washington. You personally can do something to help untangle that snarl. Will you do it? Here is the situation:

Congress has long realized that the Post Office Department is badly organized. In 1907 a special commission spent months of time and thousands of dollars in a thorough investigation, employing public accountants, just as a big business would. The commission did great work. Many committees of Congress do. That's what you send men to Congress for. This commission found that the Post Office Department is not conducted like a business, but a pap factory for the party in power; that there is no team work in the five departments; that a procession of Postmasters General gives no one man time enough in the job to learn it; that no one can tell what is a fair charge to the public for any service, because no one can find out in the department, or out of it, what any service costs; that any business run as the Post Office is run would go into bankruptcy.

You see, there were business men on that commission, and their unequivocal report to Congress shows how shocked they were at the condition they found, and how completely they rose above any consideration of party politics and pap. Their report and recommendations crystallized in a Bill, now reposing in committee, called the Carter Bill. We strongly urge you to use your influence to wake up Carter Bill. Senator Carter also urges you to help him rouse Bill Carter 6,287. Postmaster General Hitchcock says he is in favor of the Carter Bill 6,287. Every one seems to be in favor of the Carter Bill, but there it reposes, making no sound nor sign, so deep is its slumber.

The Carter Bill provides for a business administration of the Post Office Department; a Director of Posts, and assistants, appointed by the President with the consent of the Senate, and removable only for cause; a reorganization of the business so that the 325,000 employees and 60,000 post offices, and 26,000 domestic transportation routes aggregating nearly 450,000 miles in length, shall be handled as carefully, as methodically, as successfully as the Pennsylvania Railroad system. When this and other improvements provided for in the Bill are accomplished, we shall know what every service costs, and what is a fair charge for it; and if the magazines are being charged less than, everything considered, they should be charged, we shall be among the first to walk up to the Captain's desk and pay our share.

We have given you here the history and purpose of the Carter Bill only briefly; but Mr. Wilder, who represented the Magazine Publishers before the Postal Committee so ably, has gone through it carefully, and he is for it. Now, if you are in sympathy with our conclusions, and have confidence in our advice, will you write three letters, very courteous letters, one to each of the senators from your state, and one to the congressman from your district, and assure them that they have your cordial support in any efforts they may be pleased to make to wake up Bill Carter, get him out of committee, and on to the floor of the Senate and House, where the whole country can see just what he is like, and why we ought, or ought not, to adopt him?

If you can take just one hour from your busy lives—you men and women, for it concerns us all—to write these letters, and get a few of your friends to write as well, we honestly believe you will be doing worthwhile work. If your letters are courteous—and there is no reason for their being otherwise—your senators and your congressmen will be mighty glad to get them. They are your representatives, doing your work in your stead, for which you honor them. It will be a pleasure to them really to know something you want done, and to do it.

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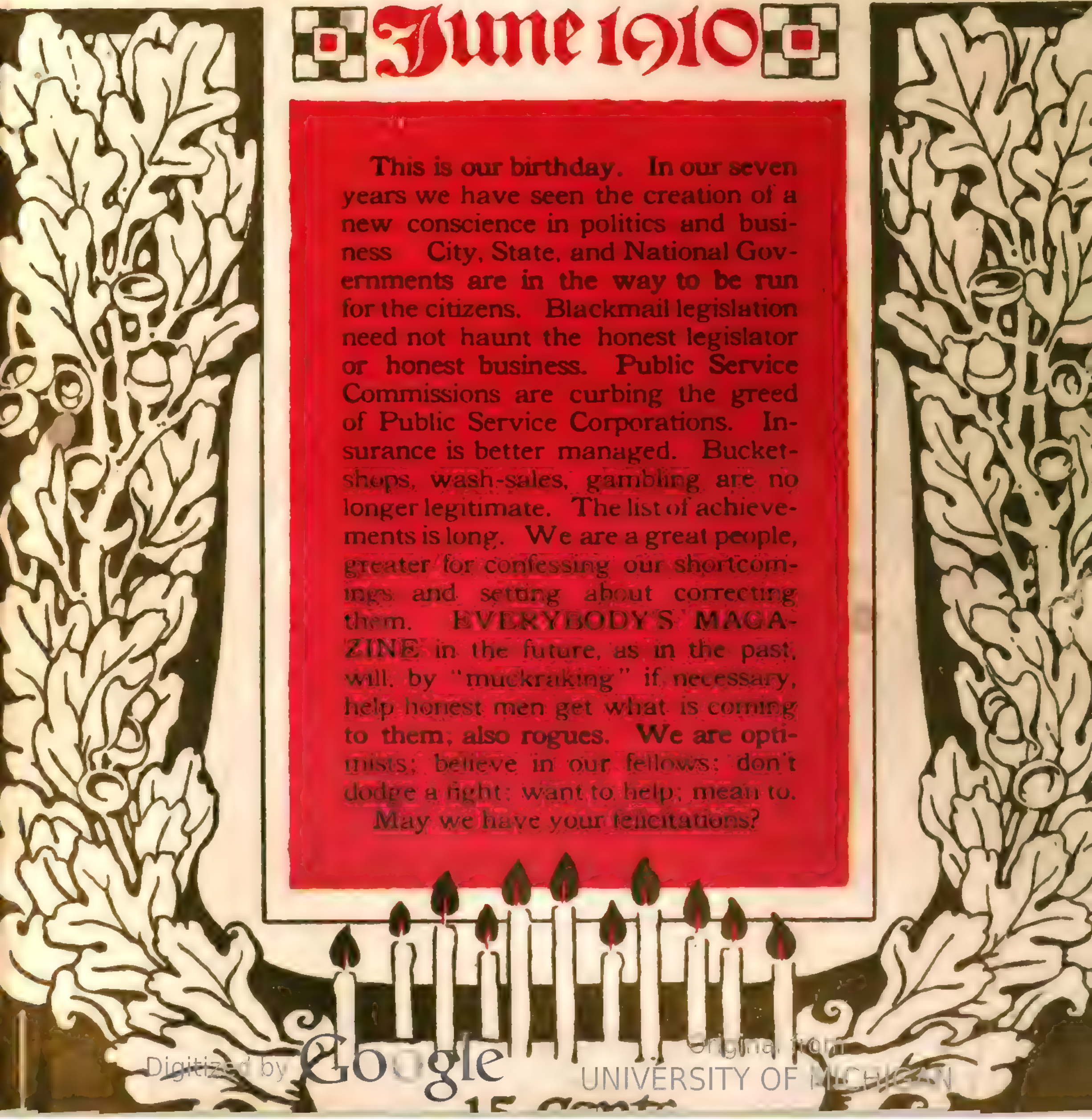
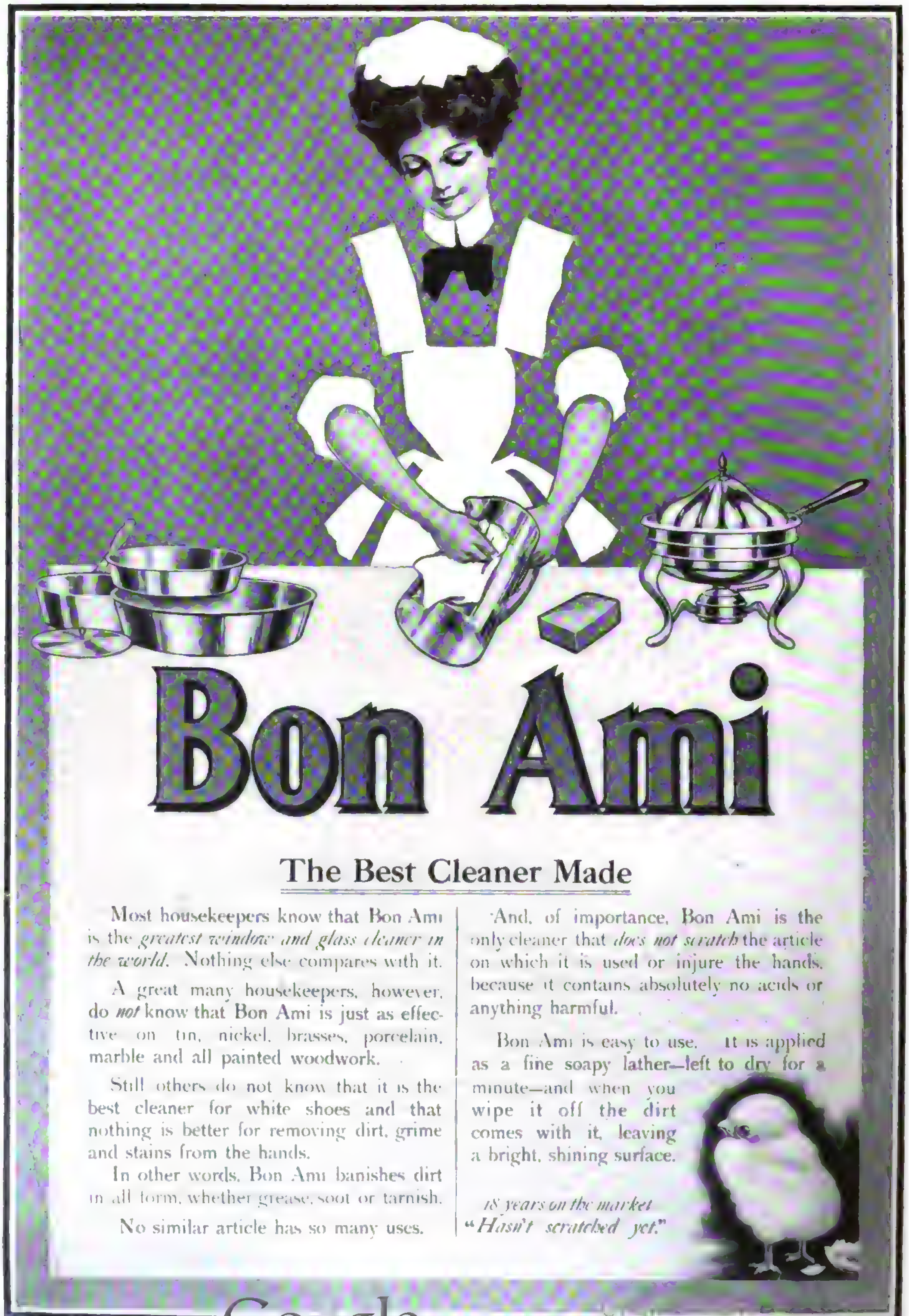
Everybody's Magazine

June 1910



This is our birthday. In our seven years we have seen the creation of a new conscience in politics and business. City, State, and National Governments are in the way to be run for the citizens. Blackmail legislation need not haunt the honest legislator or honest business. Public Service Commissions are curbing the greed of Public Service Corporations. Insurance is better managed. Bucket-shops, wash-sales, gambling are no longer legitimate. The list of achievements is long. We are a great people, greater for confessing our shortcomings and setting about correcting them. EVERYBODY'S MAGAZINE in the future, as in the past, will, by "muckraking" if necessary, help honest men get what is coming to them; also rogues. We are optimists; believe in our fellows; don't dodge a fight; want to help; mean to. May we have your felicitations?

15 Cents



Bon Ami

The Best Cleaner Made

Most housekeepers know that Bon Ami is the *greatest window and glass cleaner in the world.* Nothing else compares with it.

A great many housekeepers, however, do *not* know that Bon Ami is just as effective on tin, nickel, brasses, porcelain, marble and all painted woodwork.

Still others do not know that it is the best cleaner for white shoes and that nothing is better for removing dirt, grime and stains from the hands.

In other words, Bon Ami banishes dirt in all form, whether grease, soot or tarnish.

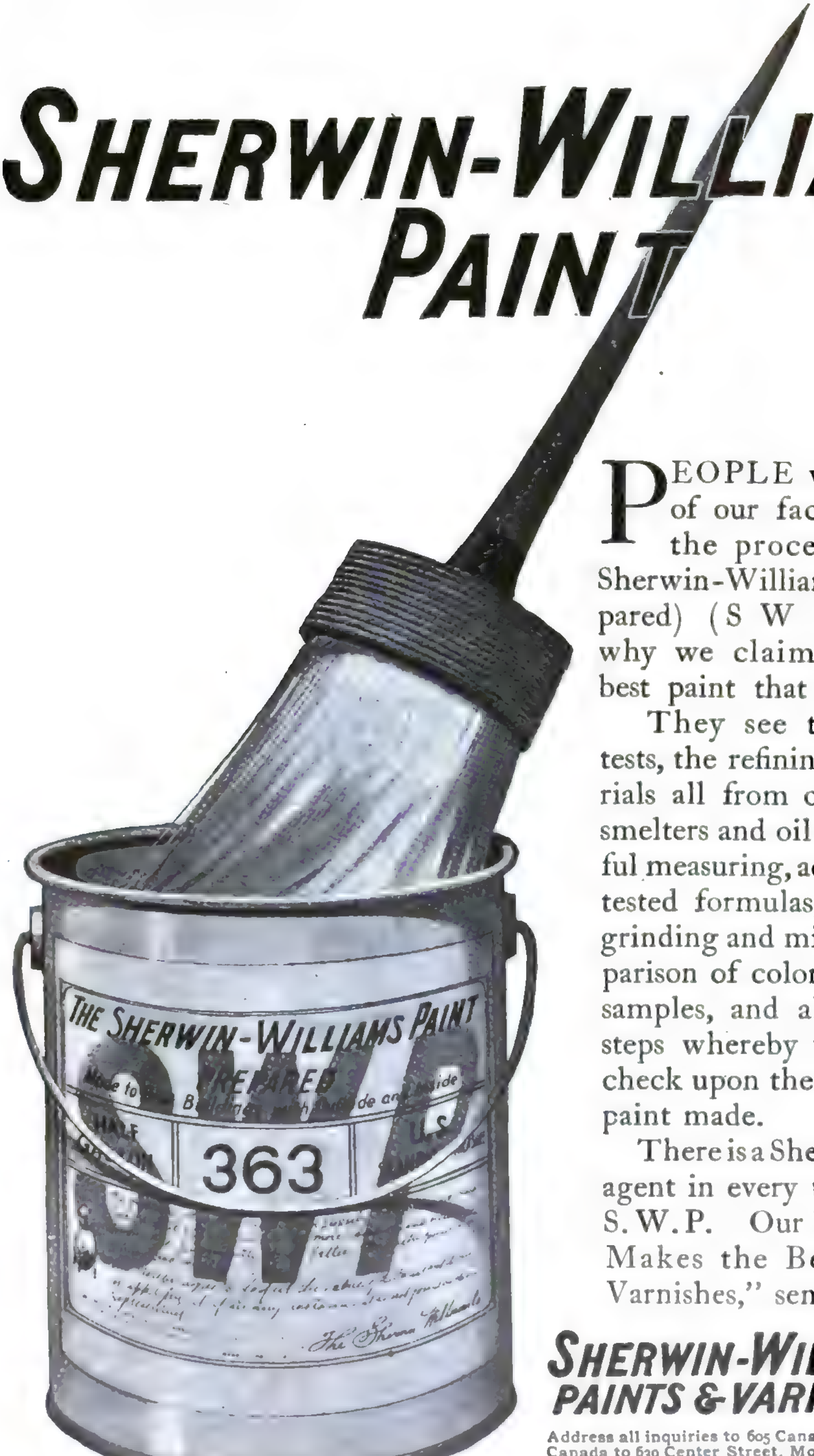
No similar article has so many uses.

And, of importance, Bon Ami is the only cleaner that *does not scratch* the article on which it is used or injure the hands, because it contains absolutely no acids or anything harmful.

Bon Ami is easy to use. It is applied as a fine soapy lather—left to dry for a minute—and when you wipe it off the dirt comes with it, leaving a bright, shining surface.

18 years on the market
“Hasn't scratched yet.”

SHERWIN-WILLIAMS PAINT



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Address all inquiries to 605 Canal Road, Cleveland, O. In Canada to 639 Center Street, Montreal. London Address 7 Well Court, Queen Street, E. C.

LITTLE ADVERTISING STORIES

By ROBERT FROTHINGHAM

Where is the "Faith,"—in Advertising or in Not Advertising?

How an Agent Met a Board of Directors.

SOME of the best little speeches ever made, just happen in a quiet, unpremeditated conversation. You have observed it yourself. In the man-to-man talk of a private conference some of the most momentous truths, pertaining to business, are uttered for the first time; principles that the tense occasion seems to ripen suddenly into words; new points of view that surprise us by their unexpectedness, that convince us by their obviousness, that rule us henceforth because we can't escape them.

Recently I was a listener at such a conference where one of these startling outbursts happened.

A certain board of directors of an industrial concern had invited a keen, thoughtful advertising agent to confer with them on the problem of publicity. The president opened the ball by saying to the specialist visitor:

"Now we have come together to hear what you have to say as an expert advertising agent on the question of our advertising, if we conclude to do any. We are ready for your speech."

"I haven't any speech to make," replied the agent. "I am not sure yet that I have any views that will interest you. But I am interested in some of the things that you can tell me."

Then followed a series of questions by the agent. What is your acreage? What is your floor space? What did your machinery cost and what is its depreciation? What is your payroll? Do you have trouble in getting labor? What is the attitude of the trade-unions? Have you had strikes or lockouts? How long have you been at this business? How does your product compare with that of your competitors? What is your excuse for making it? How do you stand with the trade? What are your troubles in transportation?

Two hours went by in crisp questions and extensive answers. Then came a pause. My friend, the agent, remarked quietly,

"You surely have a lot of faith to run this business on."

"Faith!" exclaimed the president, "What do you mean? You, as an advertising man are the faith-artist. We run our business on facts and tangible assets."

"I don't see it that way," replied the advertising man. "I admit that there is a highly intelligent faith on the side of advertising. But you, in your business as it is now run, have to have a lot more faith than I do. See where you are.

"Here you have put a million into this plant. Here is your annual payroll. Here is your depreciation. Here is the amount of product you must get out each year. And what is all this investment for? To sell your product to the public. *Unless* you sell to the public what's the good of your investment?

"*But what is your cinch on the public?* How sure are you that the public will rescue you if you get into trouble? Between you and the public, between the money sunk in this plant and the good-will of the purchasers, there is a heap of uncertainty. If it isn't money tightness and hard times, it may be strikes. If it isn't labor troubles it may be the competition of the same product made more economically by another concern and sold at lower cost. Or, it may be that something you do antagonizes the jobbers, on whom you are wholly dependent,—for the public doesn't know you.

"How shifting and uncertain are these conditions between your plant and the consumer. Everything is certain except the selling, and on that you have no business-like insurance. Like many another concern in the same condition, you stand to lose any year simply because you haven't an absolutely secure thoroughfare to the consumer.

"When your hold on the purchaser is as insecure as that, I say again, it takes lots of faith for you to keep going. To be more exact, it takes a lot of blind confidence which doesn't even rise to the level of intelligent faith. For the one thing you absolutely need—the keystone to your arch—is an insurance of the public's good-will.

"But that insured good-will of the bigger public you haven't got. You have the good-will of your present customers, based on the quality of your product. But if any of the troubles I have mentioned should cut the connection with your present limited public, where are you? To the bigger public you are unknown. You have left the bigger public's interest and sympathy out of account. Yet that bigger public's good-will towards you is the reserve you need. Without it you are not insured. There, in that general good-will, is the place to invest for an indestructible asset. To invest in the sure results of human nature is the only intelligent faith."

Need I linger on the effect of that awakening talk? Of course it convinced and got action, and that's all there was to that. I've told the story because it's a story for every advertiser.

Also, because it shows the point of view which an Agent Who Thinks can present to a Manufacturer Who Needs Wisdom.

It's the Magazine,—Not the "Position"

THERE'S an ancient argument, old enough to be venerable, if it were as sound as it sometimes looks, that advertisements placed "next to reading" in a weekly paper must get better results than when grouped in the advertising section of a standard magazine.

As a theory it has the outward appearance of validity. But as an invariable rule it has the inward contradiction of experience. It *isn't* true in just as marked cases as it *is* true.

It's the character of the magazine and the character of its readers, not the locality of the advertisement in the magazine, that determines the kind of results which an advertiser gets. If the magazine is right, its readers will find the advertisements and respond to them, no matter whether grouped together or located next to reading.

Here are a couple of instances which illustrate this broader principle.

The instances are taken from the records of two advertising campaigns of 1909. The advertisers are, in one case, a Portable Cottage and Garage manufacturer; in the other case, one of the best-known six per cent investment concerns. The manufacturer used 56 line space, and the investment house, in general, 112 line space. Both depended for their profits entirely on the direct sales made by mail to the readers of the advertisements.

The two periodicals selected for comparison, are Everybody's, as the strongest of the standard-sized monthlies, and the typical weekly, which has a circulation more than double that of Everybody's—the advertising rates in each being proportionate.

THE PORTABLE COTTAGE & GARAGE MANUFACTURER

	Total Amount of Sales	Cost of Advertising	Number of Replies
Everybody's..........	$1,842	$437	1,152
The Weekly..........	958	840	2,168

THE INVESTMENT COMPANY

	Total amount of Investments Gained	Cost of Advertising	Per cent of Cost to Sales	Cost per Inquiry
Everybody's	$62,000	$1,900	.0306	7.03
The Weekly.	36,000	1,600	.0444	6.46

The first instance shows a 56-line advertisement placed in the general advertising section of Everybody's, while it was next to reading in the weekly. But Everybody's gave approximately double the amount of sales for approximately half the cost, while in the mere number of inquiries the ratio of replies to cost was practically the same.

In the second instance, the conditions were similar to the first as to location,—grouped in the advertising section in EVERYBODY'S, and next to reading in the weekly. But the ratio of cost to actual sales was 3 per cent in EVERYBODY'S to about 4½ per cent in the weekly, while the cost of inquiries showed a very slight advantage in favor of the weekly.

The comparisons are significant as an illustration of the fundamental principle that it is the *character of the medium and of its readers*, and not the location of the advertisement, which determines the advertising profit. Here, in the strongest of the monthlies and the strongest of the weeklies, about an equal ratio of readers found the two advertisements and replied to them. When it came to the sales made or investments gained, the ratio of cost to results was vastly in favor of EVERYBODY'S.

In advertising propositions appealing to people who have ample money to spare, EVERYBODY'S has something about it which makes it unrivalled.

The Romance of the White Bath-room

REAL American luxury began when the white bath-room became the most happy and prideful room in the American home.

The white bath-room is an epoch-maker in civilization. It marks the enthusiasm of cleanliness. It has pushed upward the standard of interior architecture, and so constitutes part of the answer to the question: Why is the general cost of living higher?

For, even a decade ago, the all-white bath-room was the sign of the unusual home. If the best of the new houses had it, the older residences had not yet torn out their antique plumbing. But to-day, in America, there's scarce a workingman's home with any pretension to comfort, which doesn't have a room gleaming in white enamel and nickel.

All this is the straight result of a far-seeing and courageous campaign of advertising.

It was some thirty years ago that the Standard Sanitary Company of Pittsburg began to make their now famous porcelain enamelled ware. They advertised too, from the beginning; and it was fair advertising for that period; they talked about the strength and snowy purity of their porcelain, not rising above the competitive idea.

But in the ripeness of time, some eight years ago, an advertising agent, Mr. Harry Porter, of the Frank Presbrey Company,—brought them a ripened thought. He said, "Advertise a campaign of cleanliness."

"What," they said, "Aren't Americans cleanly?"

"Yes," he replied, "but preach the higher cleanliness. Picture the snowy modern bath-rooms. Spread the idea of white bath-rooms, by beautiful pictures, among all people in their favorite magazines. Drive into architects that you are going to educate the whole people to white bath-rooms as the first essential of a clean home. Instruct the plumbers how to sell your enamelled ware, and how to install it."

The audacity of the idea was enough to make lesser men gasp. But the guiding minds of that company were both sagacious and daring. They adopted the scheme. They trusted the wide-seeing agent. They gave him liberty to initiate the campaign on his own lines. If they placed only $4,000 the first year, it was because they and he together wanted to learn the new game before they plunged.

But plunge they soon did. So well had the educational and uplift plan worked out, that in the third year they appropriated for the plumber's catalog alone the sum of $150,000, which was a fraction of what they were then spending on publicity and promotion.

How that campaign has justified itself is a triumph in advertising history. Everyone knows the familiar Standard Sanitary bath-room copy in the magazines. For eight years those fetching pictures have been educating all people to the white bath-room as the center of home comfort and of household pride. The Standard catalogue is an authority on sanitary equipment in every architect's office. The plumber has been taught how to advise, how to merchandise, how to grow in efficiency. The house organ, "Modern Sanitation," is a magazine of character, with a circulation of 40,000, brimming with art and interest, as well as with the technic which both architects and plumbers need. Several volumes issued by the company are used as college textbooks in sanitation.

Following these varied lines of education and uplift, the Standard Sanitary Company has advertised a costly and luxuriant ideal of cleanliness into general use, in millions and millions of ordinary American homes, to say nothing of the mansions and hotels in this country and Europe.

Its story is told here because it is such a shining example of what advertising can do when there is the right combination of four things: First, high quality of goods; second, brains and foresight to shape an intelligent campaign; third, liberality of hand and purpose of will to keep at it,—not to stop prematurely, but to spend more each year as the success expanded; and fourth, hearty co-operation with the advertising agent who conceived the plan and whose capacity for service has grown with his own experience in that enlargement.

They are great men in that Pittsburg office. In addition to the suggestions of their agent, the glimpse they got of the vista before them inspired them to contribute, on their own part, a hundred-fold more of canny inventiveness, with the energy to make it walk. To Mr. Torrance and Mr. Gregg belongs the credit for the original faith which was the substance of the things hoped for,—the evidence of things not seen.

They began an untried path; the theories they adopted eight years ago had not had anywhere else a fair opportunity for demonstration. But the way they worked out those new theories developed a new formula for successful distribution and merchandizing.

Bigger results than their first faith dared to frame have come to them.

A Proper Discouragement

ONLY the other day we steered an advertiser away from advertising with us.

He was a manufacturer of a cooking-supply. The proposition was good and would appeal to the careful housewife. But we happened to know from previous experience that before the product could be merchandised successfully on a national scale, a certain grocery prejudice would probably have to be overcome. For this particular cooking-supply, by lasting so much longer, would apparently diminish the amount of the grocery sales in that direction. Consequently, the popular demand for it would have to be made imperative before the grocer would be likely to be eager for it.

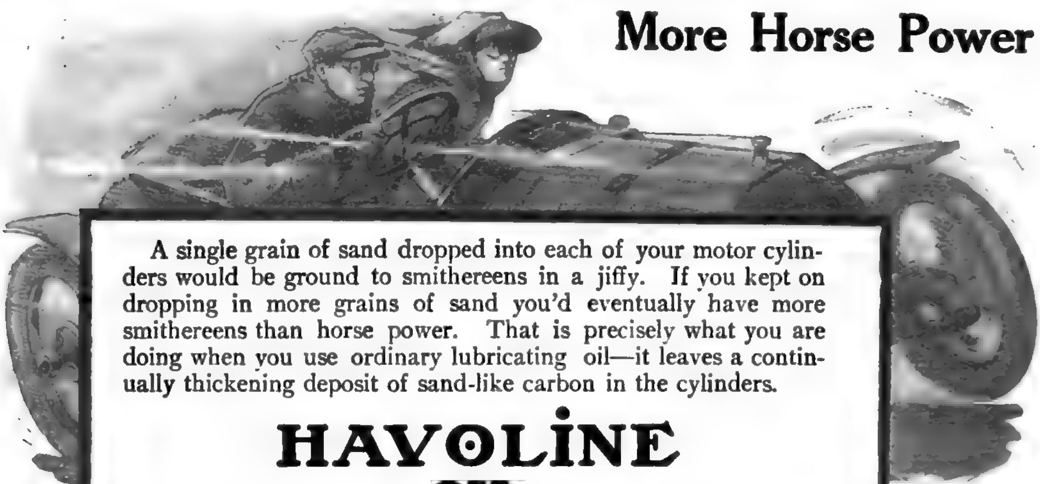
What the manufacturer needed most of all was a wise plan of campaign. Little driblets of advertising would mean lost money without much of anything to show for it. Consequently he needed a broad plan which would involve steadfast and continued advertising on the one side and an elaborate merchandising scheme on the other side.

So we wrote him that what he needed most of all was the advice of a sagacious advertising agent and we recommended to him such an agent in his own neighborhood. Simultaneously, we acquainted this agent with the situation.

In a few days this advertising agent wrote us that our apprehensions had been correct; that the manufacturer had not, as yet, made an appropriation large enough to cover more than one insertion in EVERYBODY'S; and that he had advised him not to spend it with us, certainly at this time, but to face his problem of distribution on a broad scale, using the little bit of advertising money he had laid aside in other directions more suited to his present needs and possibilities.

We were mighty glad to lose that advertisement. The money for it would not have helped us near as much as the loss of it would have hurt the manufacturer. It is possible now that, with the judicious advice he is receiving, the man may yet become a successful national advertiser.

More Horse Power



A single grain of sand dropped into each of your motor cylinders would be ground to smithereens in a jiffy. If you kept on dropping in more grains of sand you'd eventually have more smithereens than horse power. That is precisely what you are doing when you use ordinary lubricating oil—it leaves a continually thickening deposit of sand-like carbon in the cylinders.

HAVOLINE
OIL

is the only motor oil made that has sufficient body and yet is rendered, by our process, so free of carbon impurities that the flash and heat of each explosion leaves the cylinder head as clean as a whistle for the next piston thrust. Do not find fault with your motor for waning horse power. The engine is all right—use Havoline Oil. *You'll find*

"It makes a difference."

For sale in 1, 5 and 10 gallon cans; in barrels and half barrels at auto supply shops, garages or direct from our main office or branch offices. Send for booklet on the common sense of automobile lubrication.

HAVOLINE OIL CO., 80 Broad St. and 1906 Broadway, New York
CHICAGO BOSTON ST. LOUIS SAN FRANCISCO

HAVOLINE
OIL
HAVOLINE

OH! YOU FISHERMAN!

When you send a postal for this absolutely free book set your expectation up to the very limit—you'll not be disappointed. The fact that an edition of several thousand was completely exhausted last year, and that many fishermen were disappointed in not getting it is pretty good evidence that the book made *a great big hit.* This year we are going to print enough to go around but—we warn you who never before have gone fishing that you'll want to go after you have read these "Six Little Fishing Classics." No strings to this offer—simply write your name and address on a postal and we'll send the book to you as quick as the mail will let us. Drop us a line—we'll bite.

A. F. MEISSELBACH & BRO.
11 Prospect St., Newark N. J.

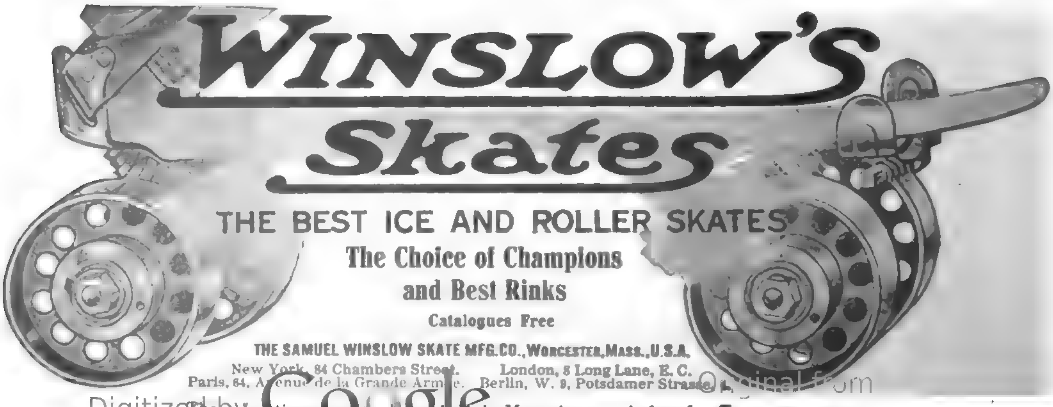
WAS DEAF
NOW HEARS AGAIN
WITH THE NEW
SELECTOPHONE

The result of a wonderful discovery in Electrical hearing instruments that is a revelation to those who have tried hearing phones without success.

The SELECTOPHONE is *Smallest in size yet Greatest in power;* successfully reproducing the human voice, wonderfully magnified yet clear and resonant, without harshness, rasping or metallic effect.

Every instrument sold under our 2-year guarantee. Free literature and particulars of home test for the asking.

OLIVER ELECTRIC CO., 808 Hale Bldg., **Philadelphia**
"At the sign of the Postal Telegraph."



WINSLOW'S Skates

THE BEST ICE AND ROLLER SKATES

The Choice of Champions and Best Rinks

Catalogues Free

THE SAMUEL WINSLOW SKATE MFG.CO., WORCESTER, MASS., U.S.A.

New York, 84 Chambers Street. London, 8 Long Lane, E. C.
Paris, 64, Avenue de la Grande Armée. Berlin, W. 9, Potsdamer Strasse 4.

10 Shots Quick

One Pull For Each Shot

This Gun Gives Her Nerve

A woman, if attacked while alone in the house, will oftentimes fall in a faint. Why? The thought of utter helplessness comes over her when she realizes she is alone, and the thought strikes her senses cold.

The Savage Automatic (32 cal.) will banish the thought of helplessness. Let a woman know she is able, without practice, to shoot straight, and see the change in her.

Here is a sure prescription for nerve. Hand your wife or mother a Savage. You'll find she is not afraid to grasp it, as she is the old revolver. Tell her she must pull the trigger for each and every shot. Let her see, let her know, by trying it, that she can shoot straight—can put all 10 shots into a mark by simply pointing it just as she points her finger at an object. Such proof of her skill will give her nerve. The effect on her peace of mind when alone will last a lifetime. She need never fear an accident. It's built safe.

"THE TENDERFOOT'S TURN"

W. B. ("Bat") Masterson, the Dodge City ex-sheriff has written a book for people who need fire-arm protection, called "The Tenderfoot's Turn." Men who think their lives and homes are worth the trouble, should write for it to-day.

THE FAMOUS SAVAGE RIFLES

We have a new book about Savage sporting rifles and small calibre repeaters and target rifles. Handsomely illustrated. Don't make the mistake of buying a rifle without sending for this book. You'll regret it if you do.

Please mention store you prefer to deal with. Address Savage Arms Co., 434 Savage Avenue, Utica, New York

THE NEW SAVAGE AUTOMATIC

When you see a sign that says:

"Agency Whitman's Chocolates and Confections"

you have the *one* store in that locality that is selling the best in the best way. At this store you can buy the famous Fussy Package, Mallo-Caros and a hundred other distinctively Whitman Packages.

The Fussy Package

For lovers of hard and nut-centered chocolates. No bonbons nor cream centers—here are the contents:

Chocolate Covered Molasses Blocks, Caramels, Nut Bristle, White Nougat, Hard Nougat, Almond Rock, Marshmallows, Cream Walnuts, Cream Pecans, Brazil Nuts, Double Walnuts, Amaracenes, Almonds, Nut Molasses Chips, Filberts, Pecans, Blossoms of Solid Chocolate and Fussy Nut Bricklets.

Half, one, two, three and five-pound boxes. One dollar a pound everywhere; sent postpaid if no agent is convenient.

Mallo-Caros

Marshmallows covered with choice caramel. A new chewing combination that everybody likes; dainty, smooth, with a deliciously characteristic flavor that cannot be described. Our regular 25c. packages sent prepaid for 30c. where we have no agents.

Really inexpensive, emphasizing the completeness of the Whitman line—not all low priced candies, not all high priced, but the *best* of both.

Remember, Whitman's are never sold through jobbers—but through our exclusive agents, usually the leading druggist in each locality.

Whitman's purchased from these agents are direct from us—guaranteed fresh, pure, perfect.

Write for Booklet 'Suggestions'
Stephen F. Whitman & Son, Inc
(*Established* 1842)
Philadelphia, U. S. A.
Makers of Whitman's
***Instantaneous* Chocolate**

Whitman's
Whitman's
Mallo-Caros
AGENCY
Whitman's
CHOCOLATES
CONFECTIONS

This sign marks the best place in town to buy candies.

Automatic Gas WATER HEATER

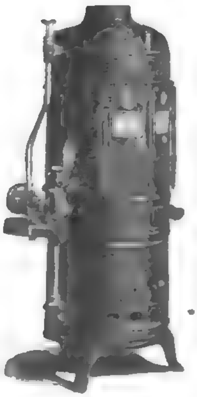
Hot Water Convenience

INSTALL a Ruud in your basement and this is what you get — *instantaneous* hot water and *inexhaustible* quantities of it at every hot water faucet in the house, any minute, day or night.

The Ruud Water Heater attaches to the gas pipes and water pipes already installed in your house—no extra piping or plumbing necessary.

At the Turn of a Faucet

The Ruud is self-lighting and self-extinguishing—controlled by the exclusive Ruud *thermostat* and by the *water pressure valve.* Open a hot water faucet in the bathroom, laundry or kitchen and the released water pressure turns on and lights the gas in the main burners.



Water Heated as it Flows

The water is heated instantaneously *as it flows* to you through the long copper coils in the heater.

The *thermostat* insures absolute *uniformity* of the water temperature.

Closing the faucet extinguishes the gas.

The Ruud burns just enough gas to heat the water you are *then using*—hence its economy.

The Ruud is strongly built for a lifetime of service. It increases the selling or renting value of your property. $100 installs the standard Dwelling Size. $115 on Pacific Coast and in Canada.

We want you to test the Ruud. In successful use for many years in thousands of families. It's guaranteed. Step into the leading gas appliance house or plumber's—ask for it by name.

Let us send you partial list of Ruud users and valuable literature—about water heating.

RUUD MANUFACTURING COMPANY, Dept. B, Pittsburgh, Pa.

Branches and salesrooms in 25 principal Cities

European Plant—Ruud Heisswasser Apparatebau, HAMBURG, Germany.

Don't Play with Fire

A COMMON caution to children but also good for grown men and women. You **are** playing with fire when you insure your property without carefully selecting the company which promises to protect you against loss. Companies differ just like individuals. Why take chances when, at no extra cost, safety can be had by simply saying to your agent when your insurance expires, "Get me a policy in the **Hartford.**"

The **Hartford Fire Insurance Company** is the best known of all the fire insurance companies in America. For a century it has promptly paid every loss, the aggregate now amounting to more than $130,000,000. Its reputation for fairness is unexcelled. Its resources are never in danger from the hidden rocks of stock speculation, because invested only in the safest securities. One hundred years of life and growth have demonstrated its able management and unshaken stability. **You are not** playing with fire when you

1810
1910
A CENTURY OF SERVICE

ASK FOR THE HARTFORD

Any Agent or Broker can get you a Hartford Policy

STATEMENT JANUARY 1st, 1910.

Capital,	**$ 2,000,000.00**
Liabilities,	**14,321,953.11**
Assets,	**23,035,700.61**
Surplus for Policy Holders	**8,713,747.50**

SALARIED MEN!

WHAT WILL YOU DO WHEN YOUR SALARY STOPS?

Begin building now for an independent fortune in your old age. Your savings invested in 10 acres of IRRIGATED LAND in the famous VALLEY OF THE PECOS in Texas, one of the richest valleys in America, will positively

INCREASE YOUR INCOME NOW

This wonderfully productive section is being crossed by that greatest of new railroads, The Kansas City, Mexico & Orient, building daily from Kansas City to the Pacific Coast—the largest railroad project now under construction in the United States. Hundreds of thousands of dollars have been spent in developing the Pecos Valley land, and $20,000 PER MONTH IS BEING SPENT NOW.

AN EXTENSIVE IRRIGATION SYSTEM

almost completed at great cost—a reservoir two miles square and forty miles of canals are double guarantee of irrigation—water ready for delivery about August 1, this year. Many settlers are moving onto the land now. Finest climate in America. Perfect altitude.

REMARKABLE YIELDS OBTAINED BY LAND OWNERS ALREADY THERE

One year's product from ten acres in fruit and alfalfa will more than pay for a farm—from a one-half acre truck garden, Dan Bihl, last year, realized $200. Pears bring $1,000 an acre; apple trees are worth $40 each; celery and asparagus, $500 per acre; berries $500 per acre—Pecos Valley fruits won twenty-two first prizes at the El Paso Fair in 1909.

$170 FIRST PAYMENT, MAKES YOU THE OWNER OF 10 ACRES

Remember, this is irrigable land—the same sort that, cultivated, now sells as high as $900 per acre in other irrigation districts. Our proposition offers you land at one tenth of its real value—AND YOU CAN PAY FOR IT ON LONG-TIME EASY PAYMENTS.

Our Free Booklets and Pamphlets Give Facts, Figures and Proofs.

Send us your name and we will mail you this literature, giving complete details. We back up every statement with facts. It costs nothing but a stamp to get these. Learn about the opportunity that confronts you—an opportunity that means an end to the drudgery and uncertainty of a "salaried job."

LEARN HOW EASILY YOU CAN BUY A FARM WITH YOUR SAVINGS IN THE RICH IRRIGATED VALLEY OF THE PECOS RIVER.

F. A. Hornbeck, Land Commissioner
KANSAS CITY, MEXICO & ORIENT RAILWAY,
Baltimore Avenue, Kansas City, Mo
Please send me, free, a copy of your book, "Pecos Palisades," and other descriptive literature

Name...

Address...
Dept 977

F. A. Hornbeck, Land Commissioner, Kansas City, Mexico & Orient R.R., Kansas City, Mo.

LITTLE ADVERTISING STORIES

By ROBERT FROTHINGHAM

The Advantage of Having Two Legs

A manicured kitchen!

Yes, sir. That's what you stare into when you go on one of the "personally-conducteds" through the 57-Variety plant in Pittsburg. Regulation manicure rooms where the blue-uniformed, white-capped lassies are having their nails made pink-dainty before they handle the pickles; and then, out in the big shop, rows and rows of those shining finger tips packing the fruit.

I was there only to get a slant for one of these little advertising stories, not to be one of the raft of 50,000 who pilgrim it over to the Allegheny river-front to see how home-made pickles are made in welfare kitchens. But after Howard Heinz had told me what I had come to learn about the history of their advertising, he insisted on walking me through spicy miles of gleaming floor space so that I should have cooking points to tell my wife. Home was never like this. Mother didn't have a manicured kitchen.

But he had the right end of it. For the story of the Heinz advertising wouldn't have any sense apart from the Heinz quality. The millions of dollars spent in advertising would have gone out like a freshet if there hadn't been an unsurpassed quality to talk about. Profitable advertising can't stand on froth. You can't spend your profits in advertising this year unless your product is itself a bigger megaphone for next year. If you advertise a food product you must get back your money in the consumer's "repeats." There's where the Heinz advertising puts it over.

Of course, being an old newspaper man, I was due to be struck by the little, old, two-story brick residence with a gilt sign over the door, "Here is where we began in 1869." They brought it down from Sharpsburg on a raft a few years ago, and planted it without a crack, in the midst of the present aggregation. Henry J. Heinz began there, with an acre or so of garden, to make horse-radish. But it was such good horse-radish that it confirmed all he said about it in his primitive advertising. He had discovered the bottom-most advertising principle. Make your product talk louder than your words.

STILL MAKING THE PRODUCT TALK

And now, the manicured maidens, in the glistening kitchen, poking the pedigreed cucumbers and tomatoes and mustards into the sterilized jars, are doing on the vast scale what the first Heinz did with his horse-radish forty years ago,—making a product that beats its own advertising.

Really, I didn't mean to be led off into this by any "Oh, You Kitchen!" spectacle. But, you see, it's the basic thing in that 57-Variety advertising. On the wall of Henry Heinz's private office they painted, one day, as a surprise for him when he came back, the Emerson saying which he was always repeating, "What you are speaks so loud I cannot hear what you say." Emerson was still on the lecture platform when Heinz was a young man, and that epigram got into his midriff as the fundamental of publicity.

So he and the advertising agency handling his account—N. W. Ayer & Son—have got along very easily as to copy. They hug one rule: "Don't exaggerate; rather, understate; win public confidence by never fooling." So they keep tab on one another.

But years ago he tore up endless advertising copy because it didn't stick closely enough to the truth. Heinz pioneered for what *we* know as modern advertising copy. Twenty years ago his newspaper copy was startling for its brevity, its short, crisp sentences; for its absence of exaggeration; and for its frankness in taking the housewife into his confidence. He called it "The open-door advertising copy." But he figured that after all of his exhaustive experiments, and his prodigious pursuit of pedigree in fruit raising, and cleanliness in preserving, he really did know more about the subject than the ordinary housewife, and the only way to convince her was to tell her what he was doing.

They laughed at him, some folks did, for spending money to advertise so common a thing as a pickle. But he got off a snug epigram in answer: "To do a common thing uncommonly well will bring success." Self-made epigrams have always been the confounding answers of the world's pioneers.

TO MAKE AN ASSET OF HUMAN NATURE

Heinz never forgot his public. He knew that his thoroughfare to the consumer must be an absolutely unlittered road, smooth and straight as an asphalt boulevard. What was the good of his unsurpassed quality if the public didn't crowd the road in running toward him? Public confidence had to be just as much an asset of his business as a standardized product.

So he invested in human nature. He deliberately aimed to make human nature an indestructible asset—through advertising.

One day, long ago, he got this saying out of his system: "A manufacturer must dominate his competitors in his *advertising* until the consumer has learned to know that his product is superior."

When he got that maxim into commission he was making electric signs that dominated everything in sight. You are reminded of that old wonder of electric advertising on the site of the present Flatiron building in New York—it was one of the famed spectacles of the city. That was also his idea in building the amazing Heinz pier at Atlantic City. His fellows in business urged him not to do such an unheard-of folly. But a week after it was opened, folks were saying, "Another Heinz success."

Most pioneers achieve one thing and then stop. Heinz has kept on pioneering in his advertising. For he takes suggestions as well as originates. Indeed, one of his card maxims is, "Steal all you can, but let everybody keep his own." That is the ethics of getting other people's ideas. One of these "steals" was from a college boy—his own son.

ENTER, THE EDUCATIONAL

When Howard Heinz was in Yale a decade ago he liked to read magazines. He also felt the lure of the advertising pages. Gradually he grew aware that the printer's ink on those leisurely pages was offering a further stage for the Heinz advertising. Hitherto his father's advertising had been sheer publicity for the Heinz name, so that when pickles were named, Heinz should be thought of. But his father's deeper purpose to take the public wholly into his confidence had not yet found a way to be realized.

One day young Heinz read a catsup advertisement which ran, "Blank's Catsup: Delicious, Appetizing." He reflected, "That doesn't make me want it. But how, if I had been told the way in which it was made? How, if I had been told about the pedigreed tomatoes, put up clean the same day they were picked? How, if I had been told that it had a heavy consistency, with the water cooked out and the food value retained? How, if I had been told the spotless and sterilized conditions under which it was put up? And how, if I had been told that I could have my money back if I didn't like it? What then?"

There was your pioneer's training of his son. Only it took the boy a couple of years to get his new idea into the clear language I have quoted. But when he did, the older pioneer batted his eyes and pretended not to be too optimistic. He realized that a new epoch had been struck in his appeal to the public. His chief concern had been to make his name synonymous with his product. Now it was time to tell interesting and convincing facts *about* that product. His bigness was in perceiving the hour when the boy of his training said it had arrived. But he only remarked:

"Well, son, you may have $14,000 to make a try of that scheme in the magazines."

It began there. But the next year the boy had $25,000 to spend for the new educational copy in the white pages of the magazines. The Advertising Agent was called in to help with his advice in the making of these instructive advertisements which would hitch up to merchandizing.

It is characteristic of the mental machinery in that shop that when the plan of educational advertising was once accepted, it should go to the limit. There's no let-up. Every month, in every year, Heinz has some fresh news to tell the public about the science of his methods of preserving.

This educational copy always makes a future asset. Of course, it has a present value in boosting the business of the current year. But its greater force is its lapping over into the next year and the next.

For it has not been in the Heinz scheme of advertising to measure, ever, the profits of advertising by the immediate sales. He gave a benignant smile when, once, another advertiser said that he shaped his year's advertising expenditure upon the returns from the last year's publicity. "That's not the broadminded way," was Mr. Heinz's comment. "It may take ten years before the advertiser gets his advertising money back. But it comes, if he is right, and keeps on. The manufacturer who doesn't realize that through his advertising he is building the perpetuity of his business, is too shortsighted to advertise at all. Good, honest advertising is never wasted. It binds the public to you with a chain of steel."

TO REACH ALL THE "THINK-CELLS"

The Heinz psychology of the public mind is hard to pick flaws in.

There, before him, is that many-celled dormitory of thought and impulse, the public. Chiefly, perhaps, it is the housewife public—his real competitor as well as his purchaser. But her husband and her children also contribute to that Public Thing which has to be turned into a business asset for the food manufacturer.

Her attention is called to one of his educational screeds on food purity. After she reads it, she probably forgets it—for the time. She is again reminded of that information by some electric sign, or by a newspaper screamer, or by a suggestion from the men folks, whose spicy appetite has been whetted. But when she goes to the grocery she has forgotten again. Perhaps she sees, before she leaves the store, the mystic "57." It awakens recollection. She remembers what she casually was reading on her magazine page about the quality of those products. And she turns back and buys.

Thus, all the mental cells have been addressed in their turn. The arguments are on the printed page. The reminders are everywhere else. The all-together gets grocery action.

NOT THE ONE WITHOUT THE OTHER

And what has this advertising done?

First there was the Young Man of forty years ago with his two or three helpers in the old two-story house making horse-radish sauce. He was only a Potency and an Unconscious Promise. He had the will to make his product the very best that could be made. He had the wisdom to create a demand for it and so he invested his first profits in advertising.

Quality and Publicity were the two legs on which that business began to walk.

For four decades it has hiked on those same two muscular and symmetrical legs. If it had been "shy" on quality, its publicity would have sent it sprawling long ago. If it had been weak in publicity, it would have been limping along, away back with the "also rans."

But to-day the City of Heinz by the Allegheny, with floor acreage enough to make a township; the fourteen branches and seventy receiving stations which dot the national map and whose aggregate exceeds the home plant; the multitude of farms of pedigreed fruits with acres enough to make a kingdom; the four thousand regular employees and the forty thousand more laborers in the harvest season; the four hundred and fifty salesmen who travel the whole world; the annual sales whose figures make the Arabian Nights' romances look tame;—*there* is the Answer to the Heinz publicity based on quality.

Publicity and Quality. But there wouldn't have been either save for the man himself. *An idealist who has the genius of human nature.* That comes pretty near to telling the "why" of the whole, big thing. It lets light on the happy enthusiasm of his employees, and on why he never had a strike. It explains his ambition that his products be the best that foresight, science and skill can make. It shows why he knows that he can never pause for one hour in his beckoning to the public.

Revival of the Silver Age

The ancient Silversmith was half brother to the Alchemist. His magic touch transformed the metal into beautiful shapes and forms which found their way into the shrines of art lovers and the palaces of kings.

Side by side with the Sculptor who produced a Venus and the Painter who gave to the world a Madonna the ancient Silversmith held high place in the realm of art.

Today his ancient and honorable craft is preserved and exemplified at its best in the beautiful creations offered by The Gorham Company through the best jewelers.

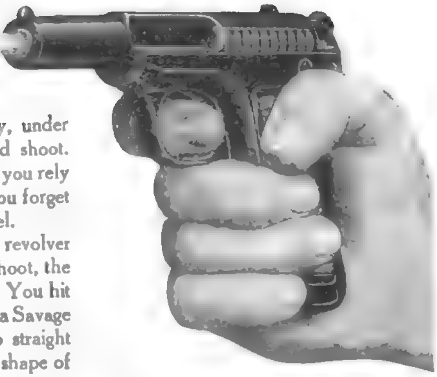
Gorham Silverware is renowned for its beauty of design and individuality of pattern and bears this mark It costs no more than wares of less merit.

The Gorham Co.

Silversmiths

New York

No Wild Shots From This Gun



¶ Seize a gun in an emergency, under excitement, or in a dim light, and shoot. Do you deliberately aim? No, you rely on instinct. At such times you forget all about the sights on the barrel.

¶ If you seize an old-fashioned revolver with its crooked handle, and shoot, the bullets will all go ceilingward. You hit nothing you aim at. If you shoot a Savage Automatic, your bullets will go straight at what you intend to hit. The shape of the Savage makes it a natural pointer.

¶ Although your mind is bent on protection from the burglar, the barrel of the Savage Automatic is instinctively held on a level all the time, in natural readiness to shoot. And it's the only automatic gun which does not spoil your aim by a recoil jerk just as the bullet leaves the barrel.

10 Shots Quick

One Pull for Each Shot

¶ You pull the trigger for each and every shot. With each shot it loads and cocks itself for the next shot. A fresh magazine of ten 32-cal. shots can be inserted in a flash.

¶ This gun is so easy to grasp that a woman will handle it without fear; more safe than any revolver; can't be discharged except by pulling the trigger.

"The Tenderfoot's Turn."

¶ W. B. ("Bat") Masterson, the Dodge City ex-sheriff, has written a book for people who need fire-arm protection. You think the lives at home are worth the trouble; therefore, you ought to write for it to-day.

FAMOUS SAVAGE RIFLES.

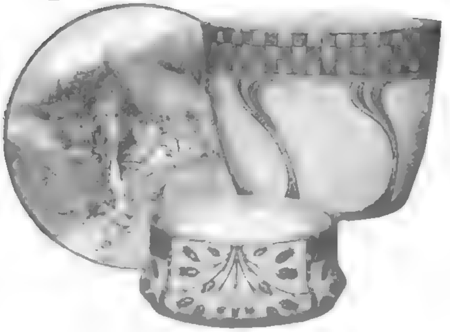
¶ Ask your dealer to show the new 22 cal. repeater (1909 Model)—very classy—Price $10.

¶ We have a new book about Savage rifles. Handsomely illustrated. Don't buy a rifle without sending for this book. You'll regret it if you do.

¶ Find time to-day to write. Address Savage Arms Co., 435 Savage Ave., Utica, N. Y.

THE NEW SAVAGE AUTOMATIC

METTLACH WARE



WEDDING GIFTS

Of utility, grace and beauty—Mettlach Vases, Jardinieres, Plaques, Tankards, Steins and Ferneries. Original shapes and designs. At the better retail shops. Ask for Mettlach. Look for the trade-marks.

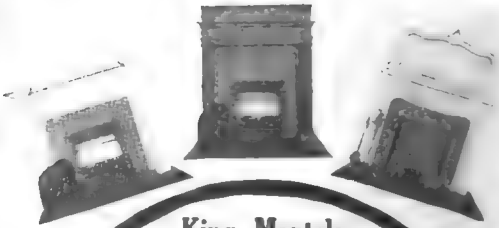
The decorations on Mettlach *Inlaid* Stoneware are NOT PAINTED—they are executed with plastic colored clays laid out in interstices. This Mettlach secret has baffled ceramists for nearly a century. The booklet

"Making Steins in an Old Monastery"

is a most interesting story of Mettlach Abbey, A.D. 589, now the Mettlach factory. Handsomely illustrated. *Write for it.*

E. R. THIELER, Div. F, 66 Park Place, N. Y.

Representing VILLEROY & BOCH in U. S. & Canada



King Mantels are made in every Style and for every Home

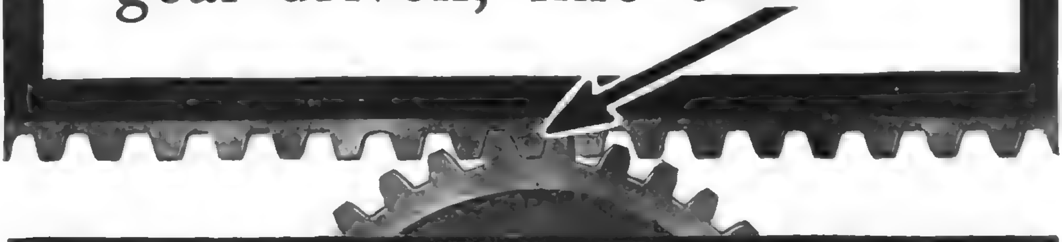
Three hundred and fifty different designs and styles ranging in price from $3.50 to $350.00. Everything for the fireplace or make to order complete mantel outfits for any period or any style. No matter whatever your fireplace requirements may be—consult with us before buying. We will save you money—time—worry, and will on request submit a plan for settling the mantel question without obligation on your part to buy.

Our favorable location, in the center of the hardwood lumber district, our sixteen years' experience and our unequaled facilities, are factors in your favor.

KING MANTEL COMPANY
525-527 "The King's Highway"
KNOXVILLE
TENNESSEE

Our handsome catalogues are free, if you are interested, and [illegible] your [illegible].

An instance of Smith Premier simplicity—a carriage that is gear-driven, like this



—not pulled along by bands or straps that bend, lock or break; nothing to detach in changing from one carriage to another.

This is one of the 28 advantages offered by the easy action, light running MODEL 10

Smith Premier

Circular about this and other features sent free

We manufacture ten different models of billing machines to take care of all the known up-to-date business systems.

The Smith-Premier
Typewriter Company, Inc.
Syracuse, N. Y.
Branches Everywhere

Clauss
FREMONT, O.

FREE BOOKLETS
"A Pointer to Shavers" and "Razor Positions"

Clauss The Razor of Four Generations

A Clauss Razor must measure up to your ideals—must satisfy YOU. It meets our standard—our most exacting tests. But as YOU are to use it, it must live up to YOUR demands—your particular needs. It must shave smoothly—comfortably, keeping a true, even, sharp edge. It must give you THIRTY shaves such as you never enjoyed, before you need decide to keep it.

Any reliable cutlery dealer will sell you a Clauss RAZOR on trial. Yet you need not take time to find a Clauss dealer, if inconvenient.

30 Days Free Trial

Simply write us, giving us your dealer's name, and we will send you our "RAZOR OF QUALITY" with Carved French Ivory Handle on 30 days free trial. If satisfactory, you to pay us $3.00. If not, you to return the razor.

Let new razors come and go; let their claims be given attention—careful testing. But in the last analysis the result will be—simply Clauss. Experiment cannot take the place of experience—especially in razors.

Clauss Razors have no competition save price, and price is a thing to be utterly disregarded in razor buying. A good razor is worth its weight in gold—a poor one—pity the man who uses it. A razor as good as a Clauss—if there be one—cannot be sold for less than $3.00.

Think of Santa Claus and you will remember the name Clauss

Send for booklet "How to Take Care of a Razor"

Clauss
40 State St.,
Fremont, Ohio

N. B. With a Clauss razor, you will want to use the Clauss Never-Fail Stropper. Ask your dealer about it.

CHECK THE BOOKS YOU WANT

FACTS
TWO BLADES of GRASS
IRRIGATION FARMING
STAFF of LIFE
PUBLIC OPINION

"No Crops—No Pay"

How We Make It Easy For You To Own Either An Irrigated Or Non-Irrigated Farm In Canada

This wonderful offer of the Canadian Pacific should be read by every man and woman watching for a *life-time opportunity*—then write at once and investigate. Hundreds have paid fully for homes here out of first one or two crops.

Get the Land That Pays For Itself In

Sunny Alberta's Valleys

the Famous Valleys of Canada's Bow River and Saskatchewan River. **Only Small Payment Down—Pay Balance Out Of Your Crops—"No Crops—No Pay."**

In our 3,000,000-acre irrigated block in Bow River Valley of Southern Alberta we will break and develop your land, erect buildings, fences, etc.,—at *less* than you could do it yourself. Select your land—let us put in crop. Get development circular.

In the non-irrigated section of the Saskatchewan River Valley in Central Alberta we offer you a farm on a *new line* of the Canadian Pacific at lowest prices and easiest terms.

Get a home here. Under agreement, pay out of crops for your land. Let us tell you of others here raising potatoes, onions, vegetable products, sugar beets, berries, alfalfa, field peas, timothy, dairying, general stock raising—enormous crops wheat, oats, barley and flax. Send me your name today and check which books you want FREE.

J. S. DENNIS, Assistant to 2nd Vice-President.

CANADIAN PACIFIC RAILWAY
Colonization Dept., 301 9th Ave., West Calgary, Alberta, Canada

---

ANTI-CRANK
$75 UPWARD FOR THE BEST
LACKA-MOTORS

2 to 45 H. P. for all Boats. THE WORLDS SIMPLEST Installed Operated by anyone.

Complete Outfits ready for Rowboat or Schooner. GUARANTEED. TWELVE YEARS building, perfecting, success with THE ONE TYPE. Write to Originators of VALVELESS for new "MARINE BOOK" a liberal Educator to all, free.

LACKAWANNA MFG. CO., 44 COLDWELL ST., NEWBURGH, N. Y.

Have you a Dog?

If so send at once for Polk Miller's 80 page booklet **"Diseases of Dogs and their Treatment"** It tells how to treat every disease that a dog can have. It may save your dog's life.

It also tells how you can secure free medical advice for a year. It contains Senator Vest's masterful "Tribute to a Dog" and the celebrated poem "A Yaller Dog's Love for a Nigger." Will send book for 2c. stamp, just to advertise Sergeant's Famous Dog Remedies. Address

POLK MILLER DRUG CO. 835 Main St., Richmond, Va.

Right in Spirit, Wrong in Spots
How to Cure the Weakness in Fraternal Life Insurance

Vol. XXII See Page 775 No. 6

Everybody's Magazine

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Published by THE RIDGWAY COMPANY, Spring & Macdougal Sts., New York City
5, Henrietta St., Covent Garden, London, W. C., England
Entered at the New York Post-office as Second Class Matter.

Who are the Most Popular Men on the Face of the Earth?

THAT'S a question I asked a man the other day. What do you suppose he answered? "The most popular men on the face of the earth are the commercial salesmen who travel and politely solicit business."

Not far from true, is it? The more you think about it the less likely you are to dispute it.

For it rests on human nature. The very calls these salesmen make are a compliment to the merchant or manufacturer they call upon. The bigger the concern the salesmen represent, the handsomer is the compliment.

Of course on a busy day they are sometimes a bother to you, and of course they have frankly called to *get* something from you—yet you give them, as a rule, a nice reception; often the glad hand.

For, down under all your other feelings, you are just human enough to enjoy being solicited for your purchases—at least by a good fellow.

It's exactly the same rule that plays in our advertising pages.

The public likes the suppliant attitude of the advertiser. You, the public, are reminded that You are very much of a Personage; you have something very much worth while to give; and here is the polite advertiser asking the business favor of your good-will.

That's one of the reasons why the advertisements in the magazine are such popular reading.

For these advertisements convey to the readers the everlasting compliment implied in Asking a Favor. The very frankness of the favor asked makes a bond of intimacy between the advertiser who tells his story and the public who listen.

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- Suit Cases
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- Table Silver Sets
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- Tea Balls
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- Terrapin Dishes
- Tete-a-Tete Sets
- Thermometers
- Thermos Bottles
- Thimbles
- Tiaras
- Tiffany Art Jewelry
- Tiffany Enamels
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The Tiffany Blue Book contains descriptions and prices of about 20,000 articles

Fifth Avenue & 37th Street New York

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"The Fellows Who Do Things"

HERE is a "slant" from one of our readers concerning the advertising influence of EVERYBODY'S. We quote it as a little variation from the experience-letters from the advertisers themselves which we usually place on this page.

It is significant because it comes from a careful observer of both men and magazines,—a physician who habitually reads the advertisements, and talks with others who also read them. The extract is from a letter he wrote us concerning the Western Electric advertisement.

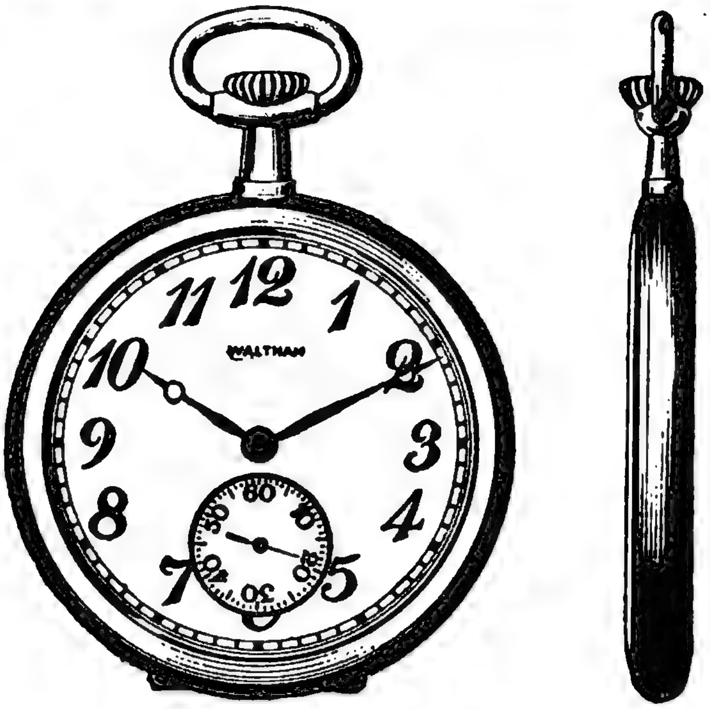
> "The character of a magazine and the character of its readers are determining factors in the effectiveness of its advertisements.
>
> "EVERYBODY'S MAGAZINE, as its name implies, has a wide variety of readers. While in general it is a magazine for the thrifty middle class, in particular it is a magazine for the more progressive and wide-awake captains of industry who are attracted to it by the intensely practical character of its contents and of its management. Progress is the spirit of EVERYBODY'S and it appeals to the spirit of progress of its progressive readers.
>
> "The fellows who do things are attached by the practical and progressive ideas that are presented in the advertisements of the magazine they read."

GRANT CRAIG, M.D.,
3269 Cottage Grove Avenue, Chicago.

Full of meat for thought, isn't it? Yes, Doctor, we admit it. Progress *is* the spirit of this magazine. How, then, could its advertisements help appealing to the spirit of progress in its readers—"the fellows who do things?"

WALTHAM WATCHES

The Authentic American Watch



It is a matter of history that the Waltham Watch Company was the first in the world to make watches with interchangeable parts by machinery.

It is a matter of knowledge to all scientific watchmakers that every device and mechanical improvement of importance in the making of watches has originated in the factory of the Waltham Watch Company at Waltham, Massachusetts.

It is a matter of fact that the Waltham Watch Company makes more watches than any other watch company in the world.

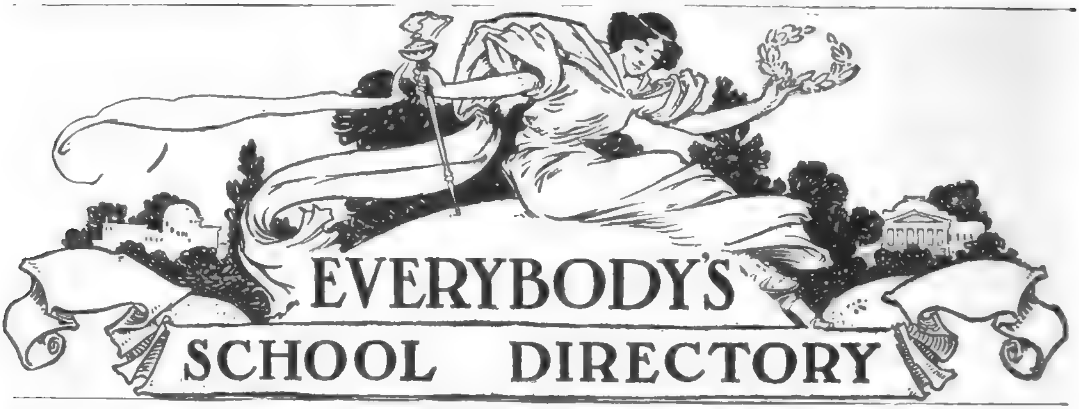
It is a matter of general opinion that the Waltham Watch Company makes better watches than any other company in the world.

It is a matter of wisdom to buy a Waltham Watch *adjusted to temperature and position* and to buy only of a reliable retail jeweler.

WALTHAM WATCH COMPANY,

WALTHAM, MASS.

Send for the "Perfected American Watch," our book about watches.



EVERYBODY'S SCHOOL DIRECTORY

Summer Schools and Camps

WILDMERE CAMP

IN THE MAINE WOODS

Eleventh season. The kind of vacation that does good. Home cooking. Mountain climbing, canoeing, fishing—the life a boy loves. Coaching trip to Mt. Washington. Manual training. Motor boats. Bungalow, Dining Hall, Boat House, all new. Companionship of college-bred leaders. Tutoring. Resident physician. Experienced physical director. Branch Camp in Rocky Mountains. Booklet.

IRVING E. WOODMAN, Ph. B.
Riverdale School, New York City

KAMP KILL KARE

(Where Style is Dead and Comfort's King)

ABORIGINAL SUMMER LIFE FOR MANLY AMERICAN BOYS on Lake Champlain, near the Adirondacks, Green Mountains and Canadian Border. Tutoring, Cruising, Base Ball Tennis, Swimming and all Camp Sports. College Bred Councilors. Fourth year. Booklet.

G. L. ORTON, M. D., Box 4, Rahway, N. J.

NEW YORK, Woodland.

Camp Wake Robin

In the Southern Catskills. Sixth season. For boys under 16 Ten weeks, $100 For booklet and information, address

H. E. LITTLE, Riverdale School, Riverdale, N. Y.

MASSACHUSETTS, Orleans (*Near the sea*).

Camp Portanimicut

Eleventh summer. Carefully selected, limited membership. Excellent table. Tennis, Baseball, Track events, Tramping, Swimming. Learning the technicalities of salt-water sailing on a large, but unusually safe, nearly landlocked inlet or bay. A summer of real accomplishment. Address Dr. G. E. WHITE, Wellesley Hills, Mass.

WISCONSIN, Delafield.

Camp St. John's

For Boys and Young Men. The Camp of camps On Trempealeau River in Western Wisconsin. Best location and superior advantages. Don't decide without seeing handsome catalogue Mailed on request CAMP ST. JOHN'S, File D.

Washington, D. C.

DISTRICT OF COLUMBIA, Washington, 1683 Connecticut Ave.

Laise-Phillips School for Girls

College Preparatory, Academic, and Elective Courses Two years advanced course for high school graduates. Art, Music, Native French and German teachers. Domestic Science.

MRS. J. SYLVESTER PHILLIPS, Principal.

DISTRICT OF COLUMBIA, Washington, 1725 Connecticut Ave

The Colonial School for Girls

Resident and Day Pupils Graduating and elective courses. Preparation for college and European travel Music, Art, Languages, Expression, Individual Instruction. Advantages of the Capitol fully utilized. Out-of-door recreation and sport. For catalogue, address MISS C. C. EVERETT, Principal

MAINE, Sebago Lake.

Camp Overlook for Boys

10th year. Provides a pleasant, profitable and wholesome summer outing for manly boys. Boating, fishing, swimming and all land and water sports. Address MR. GEORGE WILSON
Box 5, Overlook-Selleck School, Norwalk, Conn.

NEW HAMPSHIRE, W. Lebanon, 75 Maple St.

Aloha Camps for Girls

Lake Morey, Vt., and Lake Katherine, N. H. Sixth season Healthful location. Pure water. Safe sanitation. Water sports. Tennis, golf, handcrafts. Nature study, horseback riding, mountain climbing. Substantial house. Bungalow. Board floor tents. Experienced counselors. MR and MRS. GULICK.

CANADA, New Brunswick.

Camp Utopia

A Summer Camp for Boys and Young Men on Lake Utopia. Outdoor and Tent Life. Trout and Salmon Fishing, Canoeing, Swimming, Baseball and Tennis. Tutoring if desired. College Men for Councillors. Send for Booklet. J. B. BRINE, Director, with A. G. Spalding & Bro., New York City.

NEW HAMPSHIRE, Lake Spofford.

Camp Chesterfield for Boys

Ninth Season. Manual training, tutoring, canoeing, motor boat, golf, tennis and all sports. We have always given more than we promised; we will do it for you. Send for information.

EDGAR BURR SMITH, High School, Brattleboro, Vt

Camp Sebago for Boys

In the lake regions of Maine, eighteen miles from Portland. All field and water sports—canoeing, motor boats, swimming, fishing, tramping, tennis, tutoring. Conducted by experienced educators. Send for booklet. Address

ERNEST H. WITHAM, North Conway, N. H.

NEW HAMPSHIRE, Lakeport.

Camp Winnisquam for Boys

The best place for your boy. Fishing, canoeing, swimming, tennis, baseball, golf, horseback riding, etc Where boys are happy and healthy, free and fearless, safe and shielded. Illustrated booklet.

M. H. MOODY, Box 25, Waterbury, Vt

Washington, D. C.

DISTRICT OF COLUMBIA, Washington, 2103-09 S Street.

Washington Seminary

Planned for those who desire a beautiful and cultured home, refined associates, thorough instruction, and upbuilding of character. Academic and special courses. Certificate admits to college. Culture class for Post-Graduates. Gymnasium. Tennis. Rates $600 to $800. MR. and MRS. G. T. SMALLWOOD, Principals.

DISTRICT OF COLUMBIA, Washington, 1900 Florida Ave., N. W.

Gunston Hall

A beautiful Colonial Home School for Young Ladies. Illustrated catalogue.

MRS. BEVERLEY R. MASON, Principal
MISS E. M. CLARK, LL.A., Associate Principal.

WASHINGTON, D. C.

Fairmont—A School for Girls

Regular and special courses. Music, Art, expression. Preparation for foreign travel Columbia Heights. Playground adjoining

Washington College

An Ideal School for Girls and Young Women

Located in a charming park of ten acres. Surrounded by and within easy reach of the many and varied educational institutions for which Washington is famed.

Cultured instructors; delightful home life; refined associations; social advantages wholesome. Preparatory, Certificate and College Courses. Music, Art and Elocution. Literature on request. Address

F. MENEFEE, President, Washington, D. C.

The advertisements in Everybody's Magazine are indexed. Turn to page 2.

The Ely School

For Girls

Greenwich, Conn.

One of the best equipped schools for girls in the country. Beautifully located, overlooking Long Island Sound, 50 minutes from New York City. Building new and specially designed for the school. College Preparatory and general course. Modeling, drawing, choral and sight singing included in every grade. A Department of Domestic Science. Gymnasium. Athletics. Outdoor Sports.

CONNECTICUT, Norwalk.

Overlook-Selleck School

A preparatory school for wholesome boys. Careful preparation for colleges and technical schools. Modernly equipped. All legitimate athletics encouraged. For circular, address MR. GEORGE WILSON.

CONNECTICUT, Bridgeport, 865 Lafayette St.

The Fannie A. Smith Froebel Kindergarten and Training School

We have found the demand for our graduates greater than we can supply. One and two year course. For catalogue, address FANNIE A. SMITH, Principal.

CONNECTICUT, Suffield.

Suffield School for Boys

Near New York City. Modern buildings. New gymnasium. Athletics. Endowment permits the best for the reasonable expense of $350. RALPH K. BEARCE, A.M., Prin., Box G, Connecticut Literary Institution.

CONNECTICUT, Litchfield County, Cornwall

Rumsey Hall

A school in the country for young boys. Address, HEAD MASTER.

Washington, D. C.

DISTRICT OF COLUMBIA, Washington, Mt. St. Alban

National Cathedral School

For Girls. Fireproof Building. Park of 40 acres. Unrivalled advantages in music and art. Certificate admits to College. Special Courses. The Bishop of Washington, President Board of Trustees. MRS BARBOUR WALKER, M.A., Prin.

WASHINGTON, D. C., Lafayette Square.

Hamilton School

Opposite the White House

For Girls and Young Ladies. Write for Catalogue.

MRS. PHOEBE HAMILTON SEABROOK, Principal.

DISTRICT OF COLUMBIA, Washington.

Bristol School for Girls

Home and College Preparatory Courses. The French Department occupies a separate residence, where French is the language of the house. Address MISS ALICE A. BRISTOL, Principal, Mintwood Place and 19th Street.

DISTRICT OF COLUMBIA, Washington

Martha Washington Seminary

For Young Women. Attractive school life combined with advantages of National Capital. Two years' course for high school graduates. General and Special Courses. Music, Art and Domestic Science. $500 a year. EDWARD W. THOMPSON, Principal

DISTRICT OF COLUMBIA, Washington.

Belcourt Seminary

Home and day school for girls. Unexcelled location. Course leading to diploma, college preparatory and special courses. Certificate admits to college. Exceptional opportunities in Music, Art, Expression and Languages. Social and educational advantages of the Capital. Outdoor sports. Address MRS. M. B. SOMERVELL, Prin.

MASSACHUSETTS, Boston, 555 Boylston St. (Copley Sq.).

Chauncy Hall School

Established 1828. Prepares boys exclusively for MASSACHUSETTS INSTITUTE OF TECHNOLOGY and other scientific schools. Every teacher a specialist. HAGAR and KURT, Principals.

National Park Seminary

ONE OF OUR 18 BUILDINGS

For Young Women

Washington, D. C. Suburbs) The Glen School

The story of the school; of its phenomenal growth; its remarkable equipment of 18 buildings, grouped in College fashion, forming a miniature village; its training in home-making; its development of special talents; its pleasures, sight-seeing, and study of the Capital—can be told fully only in our catalogue. Address Box 133, Forest Glen, Md.

The Army and Navy
Preparatory School

4105 Connecticut Ave., Washington, D. C.

A select boarding school for young men and boys. Thorough preparation for colleges, universities, the United States Military and Naval Academies. Number limited. Small classes. Special courses. New building with increased facilities. New gymnasium. Athletic field. Football, baseball, track teams. For catalogue, address **E. SWAVELY, Principal.**

National Cathedral School

FOR BOYS (EPISCOPAL)

A Country School occupying its beautiful new home on Mount St. Alban, Washington, D. C.

This school has an able faculty of specialists and offers exceptional advantages in preparing boys for colleges and universities. It is under the direction of the Bishop of Washington, who is President Board of Trustees. All the attractions of the Capital; delightful location; large gymnasium. For catalogue, address

E. L. GREGG, Headmaster, Box Q.

DISTRICT OF COLUMBIA, Washington. Drawer 841.

Chevy Chase College and Seminary

A Home School for Young Ladies. Special advantages in Music, Art, Elocution and Domestic Science. Campus of eleven acres. Golf and other outdoor sports. Healthful location at Chevy Chase, "Suburb Beautiful." Artesian water. Address MR. and MRS. S. N. BARKER, Principals.

DISTRICT OF COLUMBIA, Washington, Connecticut Ave. and M St.

National School Domestic Arts and Sciences

An exclusive, standard school, specializing only in Domestic Art and Science, maintaining an attractive Dormitory and offering all advantages of the National Capital. See illustrated catalogue E. Address SECRETARY.

MASSACHUSETTS, Worcester.

Kimball School for Girls

University Section of Worcester, Mass., 24th year. Superior preparation for New England Colleges. Scholarships. General and Special courses. Gymnasium field sports. For illustrated catalogue, address MISS E. A. KIMBALL, Principal.

Massachusetts

"A School of Distinction"

If your daughter has ambition for an education that shall be complete and under the most favorable surroundings; where the price charged is commensurate with the advantages given; send now for the new, illustrated Year Book; it shows why this school is better than the ordinary.

Mount Ida School

For GIRLS

On the Summit of Mount Ida,

6 miles from Boston

A preparatory and finishing school. Advanced Elective Courses. College Certificate Privilege (without examination).

Piano, Voice, and Violin with Noted Men.

Domestic Science. Gymnasium. Outdoor Sports. Resident Nurse.

Few schools give such exceptional opportunities combined with a delightful home-life. Address

81 Summit Street

NEWTON, Mass.

Lasell Seminary

Auburndale, Mass. Ten Miles from Boston.

Courses in Language, Literature, Science, Music and Art, with thoro instruction in the theory and practice of Household Economics. Training is given in the Art of Entertaining, House Furnishing and Management, Marketing, Cooking, Dress-Making and Millinery. Tennis, Boating, Swimming, Riding and other sports are encouraged. Address,

G. M. WINSLOW, Ph. D., Principal

ROGERS Hall School,

For Girls, Lowell, Mass.

Thirty-eight minutes from Boston. Thorough and complete preparation, not only for all the leading colleges, but for social life. New England College entrance certificate. Advanced general course for High School Graduates. Complete grounds for all outdoor sports. Well ventilated, sunny buildings with safe sanitation. Colonial mansion, cottages, and gymnasium. For catalogue, address MISS OLIVE S. PARSONS, B. A.

DEAN ACADEMY

FRANKLIN, MASS.

Young men and young women find here a home-like atmosphere, thorough and efficient training in every department of a broad culture, a loyal and helpful school spirit. Liberal endowment, permits liberal terms, $300 per year.

For catalogue and information address

ARTHUR W. PEIRCE, Litt. D., Principal.

MASSACHUSETTS, Wellesley Hills.

Rock Ridge Hall For Boys. Location, high, dry and healthful, in one of New England's most beautiful villages. Instructors able, experienced, mature. Thorough preparation for college. Unusual attention given to boys under 15. Well-regulated daily lives for all. Large gymnasium, with swimming pool. For catalogue address Dr. G. R. WHITE.

MASSACHUSETTS, West Bridgewater.

Howard Seminary For Girls and Young Ladies. Healthful and beautiful location, 25 miles from Boston. Academic, College Preparatory and Special Courses. Two years' course for High School graduates. Domestic Science. Art and Music studios.

MISS SARAH E. LAUGHTON, A.M., Principal.

MASSACHUSETTS, Boston, Roxbury, 43 St. James Street.

The Weston School for Girls

Fits girls for life as well as for examinations. It is different, better and worth investigating.

MRS. ELISABETH MATHEWS RICHARDSON, A.B., Principal.
REV S. S. MATHEWS, D.D., Dean and Treasurer.

MASSACHUSETTS, Norton. (30 Miles From Boston.)

Wheaton Seminary for Young Women

76th year. Large endowment permits moderate terms. Certificates to College. Advanced courses for high-school graduates and others. New gymnasium and all sports For catalogue and book of views, address REV. SAMUEL V. COLE, A.M., D.D., Pres.

A School of Traditions

Abbot Academy

Famous Educational Town

ANDOVER, MASS.

Eightieth year. Extensive campus. Complete and spacious modern buildings — Art Gallery, Gymnasium, etc. Athletic fields for all outdoor sports. Full college certificate privileges. Prepares girls for useful, earnest lives by fostering the development of character. Address THE SECRETARY, Abbot St.

SEA PINES

A HOME SCHOOL

For Girls Desiring Individual Attention

Genuine happy home life with personal, affectionate care. Growing girls inspired by wholesome and beautiful ideals of useful womanhood. The Cape climate is exceptionally favorable for an outdoor life, which we make attractive and refining. Forty acres; pine groves, seashore, ponies. Hygiene and morals are observed especially for results in health, character and education. Gymnastics, Music, Handiwork, Domestic Arts, French, German, Spanish—native teachers. All branches of study under patient and enthusiastic instructors. Address Private Summer Camp.

REV. THOMAS BICKFORD, Miss FAITH BICKFORD, Principals,
East Brewster, Cape Cod, Mass.

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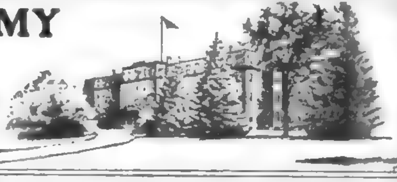
Massachusetts



BRADFORD ACADEMY

An Endowed School for Girls

Founded in 1803.

BRADFORD, MASS.

Thirty miles from Boston, in the beautiful Merrimac Valley. Extensive grounds and modern equipment. Certificate admits to leading colleges. College Preparatory Course of five years. Two years' course for High School graduates.

Address **Miss LAURA A. KNOTT, A. M., Principal.**

LELAND POWERS SCHOOL

STUDY WITH A MASTER

Voice development. Public reading. Interpretation of literary masterpieces. Dramatic Art. Training of teachers. Address

LELAND POWERS, Principal, 177 Huntington Avenue, Boston, Mass.

MASSACHUSETTS, Billerica. (20 miles from Boston.)

The Mitchell Military Boys' School

A thoroughly modern military home school. Boys admitted 8 to 16 inclusive. Honorable dismissal from last school required. Special matron for younger boys. Number limited. Catalogue upon request. A. H. MITCHELL, Head Master.

MASSACHUSETTS, Easthampton.

Williston Seminary

A modern school for boys. 70th year begins in September. Cottage and dormitory system. Scientific and preparatory departments. Gymnasium and athletic field. Correspondence solicited. Address JOSEPH H. SAWYER, L.H.D., Principal, Box 1550 S.

MASSACHUSETTS, West Newton, Box P.

The Allen School

A school where boys are taught to be self-reliant. Individual instruction. Thorough preparation for college or scientific schools. Athletic training. For catalogue, address EVERETT STARR JONES, Headmaster.

Miss Annie Coolidge Rust's 19th Year

Froebel School of Kindergarten Normal Classes

Two year course for kindergarten, primary and playground positions. Post-graduate and special courses. Pierce Bldg., Copley Sq., Boston, Mass.

MASSACHUSETTS, Springfield, 180 Central Street.

The MacDuffie School

A school for the careful education of girls and young women.

JOHN MACDUFFIE, Ph.D.,
MRS. JOHN MACDUFFIE, A.B., } Principals

New Jersey

NEW JERSEY, Bridgeton. (38 miles from Philadelphia.)

West Jersey Academy

School for Boys. Prepares for all Colleges and Technical Schools. Established 1852. Healthfully located. Superior faculty. Individual attention. New Athletic Field with quarter mile track. Gymnasium. Swimming Pool. Satisfactory references required. Terms $600. GEORGE H. ECKELS, A.M., Headmaster, Box 408.

MONTCLAIR ACADEMY

24th year under present Headmaster. A College Preparatory School with modern equipment, including swimming pool. New academic building. Location in Orange Mountain—500 feet elevation. "Your Boy and Our School" is a little book describing Montclair's plan of individual assistance and in which the Headmaster says some pointed things which will interest parents no matter where their sons are educated. Mailed, with our Catalog, upon request.

John G. MacVicar, A. M., 50 Walden Place, Montclair, N. J.

Blair Academy

Blairstown, New Jersey

63d year. Prepares for any American College. New buildings; gymnasium; thorough equipment. Healthful location. Campus 100 acres. Liberal endowment justifies the unusually low rate of $350.

Fall term opens Sept. 14th.

JOHN C. SHARPE, A. M., D. D., Principal, P. O. Box Q.

MASSACHUSETTS, Worcester.

Worcester Academy

All advantages of a large school master teachers; comprehensive equipment. Eight buildings. Special laboratories. Gymnasium. "Megaron," a noble Recreation Hall. Perfect Swimming Pool. New athletic field, completely equipped. 77th year begins Sept. 13th. Illustrated catalogue. D. W. ABERCROMBIE, L.L. D.

MASSACHUSETTS, Marion.

Tabor Academy

On the shores of Buzzards Bay. Modern endowed school. Co-educational. Course preparing for college and business. Handicrafts. $325 per year. Address N. C. HAMBLIN, Principal.

MASSACHUSETTS, Boston, Box K, 4 Arlington Street.

Miss McClintock's School for Girls

General and College Preparatory Courses. Music, art, arts and crafts, domestic science. Resident and day pupils.

MISS MARY LAW MCCLINTOCK, Principal.

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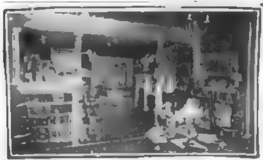

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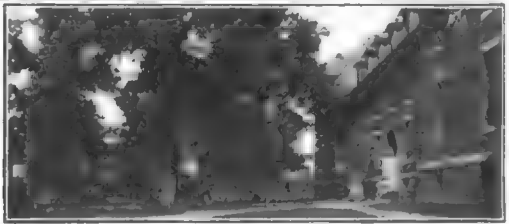

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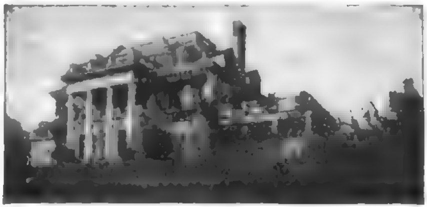

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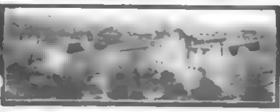

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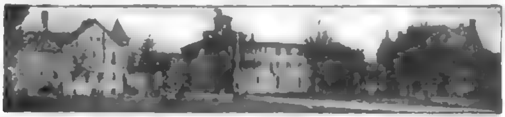

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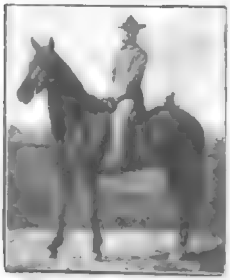

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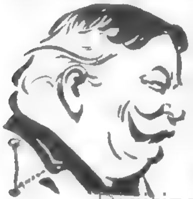

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Thousands have been successfully treated under my instruction. Established sixteen years. Largest, best equipped and most successful school for stammerers in the world. Endorsed everywhere. Trial lesson explaining Home Instruction, also 200-page book "The Origin and Treatment of Stammering," [illegible] FREE.

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Now, we will not give you any grand prize—or a lot of free stuff if you answer this ad. Nor do we claim to make you rich in a week. But if you are anxious to develop your talent with a successful cartoonist, so you can make money, send a copy of this picture with 6 cents in stamps for **portfolio of cartoons and sample lesson** plate, and let us explain.

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GIVES lessons and Cash assignments. Publishes and criticises students work. Will surely help you, and if you're "in wrong" save you much TIME and MONEY. Especially valuable to correspondence students.

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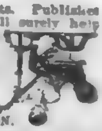

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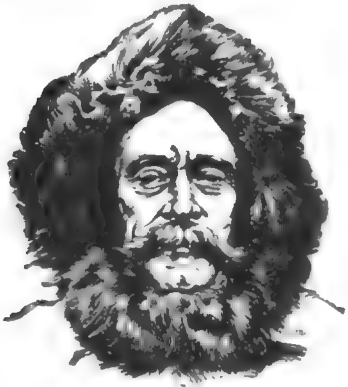

"CHANTECLER" IN ENGLISH

PEARY'S PROOFS POSITIVE

in HAMPTON'S MAGAZINE for June

PUBLICATION of "Chantecler" — the cleverest and most talked of drama of the century—will commence in HAMPTON'S MAGAZINE for June. The exclusive rights for publication in English have been secured by this magazine and the translation has been made by Miss Gertrude Hall—the genius who helped make "Cyrano" so fascinating. The June issue of HAMPTON'S MAGAZINE will contain the first act of "Chantecler" complete. Subsequent acts will be published in the July, August and September issues. All acts will be most profusely and exquisitely illustrated in colors.

To speak of "Chantecler" as "great literature" is to fall short of adequate description, because it is the masterpiece of a genius—alive with understanding of a world's weaknesses, a world's virtues and a world's common kinship.

THE same issues of HAMPTON'S MAGAZINE containing "Chantecler" will also include Commander Peary's Proofs Positive of his Discovery of the North Pole.

No one who reads this June article can have the slightest doubt that Commander Peary *did* reach the Pole—*is* its Discoverer, and its *only* Discoverer, because no man, without equipment similar to Commander Peary's, could have reached the Pole alive or have returned to tell the tale.

The account of his journey over the moving ice floes and across the open waters of the Polar Sea is one of the most thrilling and convincing narratives of history.

To the thousands who have been reading Commander Peary's story in HAMPTON'S MAGAZINE we say, "In the June issue begins the climax of the narrative." To those who have not been reading this great story, we say, "Read and be convinced."

Why You Should Not Delay Subscribing

The advance demand for issues of HAMPTON'S MAGAZINE containing "Chantecler" exceeds our fondest hopes and expectations. No one can tell where it will end. No one may safely prophesy how long any summer issue of "HAMPTON'S" can be had. Therefore, the only way to make sure of "Chantecler" complete in English is to subscribe at once for the four issues of HAMPTON'S MAGAZINE containing the translation. The June, July, August and September issues cost you but 50c. Give the money to your newsdealer or send it direct to us. If it is more convenient to send $1.00 in currency, let it cover two subscriptions to HAMPTON'S MAGAZINE for the four summer issues or one subscription for eight months. The price of HAMPTON'S MAGAZINE for a year is $1.50. Your personal check will be accepted. Please use the coupon. Address

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Everybody's

A cheerful, wholesome number with fine features, and all very much worth while.

THE City's **Dreams of a City"** is a truly remarkable symposium—the visions of real workers, striving to make their dreams come true. They have the fascination of fairy stories—these dreams, reported so sympathetically by **Ernest Poole**—and the compelling power of truth. The Engineer sees the city clean, convenient, beautiful. The Physician says: "Oh, yes, that's all very fine, but the really important thing is to eliminate disease." The Chemist nods his head, but insists that the great thing needful is to find substitutes that will put the meat and coal and steel trusts out of business. A Mother—and an Educator—reveals her dream of giving the city a soul through the care of its children. And the Politician says all this sounds like talk before election; the real thing is to get people to mix—the melting-pot notion.

for July

Mr. Poole doesn't say so, but isn't the Politician nearest of all to the truth? If he and the others quoted in the article did mix in the sense he means, don't you think the work would be rushed a little faster? Of course you can't tell without reading the article. Are you not rather keen to get hold of it? Any one who is not profoundly interested by these dreams ought to go off and live on a desert isle.

"Golfing With the President" isn't serious nor important, although golf and the President are mighty serious and important if taken separately, as every one who knows both will agree. **A. E. Thomas** gives us four hours with the Chief Executive of the nation under circumstances that try a man's soul and bring out just what he has in him. You know how much all of us are interested in the intimate, personal side of great people. Well, that's why this article is published.

"Fake Mining Schemes," by **Emerson Hough,** really doesn't need any exploiting. The title is enough. It tells about the biggest, crookedest, safest swindle in the world, the legitimate successor to the gold-brick industry. But more interesting yet, it contains a clear-cut, constructive suggestion for stopping such swindles, and protecting the public from fraud.

"Why Is A Millionaire?" asks **Harold Kellock.** Sounds kind of foolish, doesn't it? The question at issue is anything but foolish, and everybody is bound to read the article with close interest. Mr. Kellock thinks the millionaire habit

Magazine

Everybody's

is really a disease, and he says the way to cure it is to make the victims laugh. And it isn't a humorous article, either, although it is chock-full of wit which makes pitfalls for the unwary.

"John Elliott" by **Walter Prichard Eaton,** is a character study of a great painter and a greater man, a romance of personal achievement and worth. You may see Mr. Elliott's work in the huge canvas, "Diana of the Tides," in the National Museum in Washington, and in the village for the stricken people of Messina, which he designed and built in four months. You will be glad to know John Elliott.

"The Business Side of the Circus," by **Hartley Davis,** takes up a little-known phase of a great institution, a phase which is as interesting and surprising as the big show itself. The circus really has become a solid business organization.

FICTION

"The Laying of the Monster," by **Theodosia Garrison,** is a "be-yew-ti-ful" story of a little girl—very wonderful because she is perfectly natural and familiar, who routed a rival for the affections of a "Greek God"—really just a nice common or garden variety of Freshman on vacation, all unconscious of the grand passion he inspired. It is exquisitely written.

Photograph by Oliver Lippincott, New York

HARTLEY DAVIS

Copyright, 1909, Agostine Strickland

THEODOSIA GARRISON

Photograph by Eddowes, New York

HAROLD KELLOCK

"Fannie," by **Ralph Bergengren,** is one of those amazing burlesque pirate stories that are plumb ridiculous—just side-splitting burlesque. It turns on art—of a kind—the gentle art of tattooing.

"How the Man Came to Twinkling Island," by **Melville Chater,** is a big, fine, strong story of elemental natures that have a certain majesty and splendor because of their background and the truth of them.

"A Successful Wife" continues to hold its powerful interest and to prove its title. **"The Trial Balance,"** by **Maximilian Foster,** is a vivid study of the rich man and the money-worshipping wife. **"Pa the Diplomat"** is the last of the present series of which Opal Flickinger is the well-loved heroine.

Magazine

STRAWBERRIES

AND

Shredded Wheat Biscuit

A Dainty, Delicious Delight for the palate that is tired of heavy meats and soggy pastries.

Being made in biscuit form, it is easy to prepare a delicious, wholesome meal with Shredded Wheat and berries or other fruits. The porous shreds of the biscuit take up the fruit acids, neutralizing them and presenting them to the palate in all the richness of their natural flavor.

Heat the biscuit in an oven to restore crispness, then cover with strawberries, or other berries, and serve with milk or cream, adding sugar to suit the taste. More nutritious and more wholesome than ordinary "short cake."

If you think of Shredded Wheat Biscuit in "strawberry time" you should think of it every morning for breakfast in winter or summer.

Two Shredded Wheat Biscuits heated in the oven to restore crispness, and eaten with a little hot milk or cream and salted or sweetened to suit the taste, will supply all the energy needed for a half day's work.

ALL THE MEAT OF THE GOLDEN WHEAT

THE SHREDDED WHEAT COMPANY, Niagara Falls, N. Y.

The Winning Crew

Must have strong hearts and steady nerves, as well as strong muscles.

The "shortness of breath" caused by coffee is a sign of weak heart. Athletes know it and they quit coffee and many use

POSTUM

It is made of wheat, skilfully roasted, including the bran-coat which Nature has stored with Phosphate of Potash for supplying the gray substance in brain and nerves.

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Victor II, $32.50
Other styles $10 to $250

We want you to know this wonderful musical instrument as we know it; to hear it and realize as we do the height of perfection it has reached in recent years; to enjoy with us and the thousands upon thousands of Victor owners, the world's best music, played as you have never heard it before.

You owe it to yourself to hear the Victor. Go today to the nearest Victor dealer's, and he will gladly play—without obligation—any Victor music you want to hear.

And be sure to hear the Victrola

Victor Talking Machine Co., Camden, N. J., U. S. A.
Berliner Gramophone Co., Montreal, Canadian Distributors
To get best results, use only Victor Needles on Victor Records
New Victor Records are on sale at all dealers on the 28th of each month

The advertisements in Everybody's Magazine are indexed. Turn to page

New Victor Records
for June
on sale throughout America on May 28

Three superb numbers by Enrico Caruso

Splendid records of the wonderfully beautiful voice that has firmly established Caruso as the greatest of all tenors.

Two airs from Franchetti's great opera "Germania", in which Caruso made a brilliant success during the past season; and a thrilling record of the famous trio from the third act of Faust.

The two "Germania" arias by Enrico Caruso

Ten-inch, with orchestra, $2. In Italian.

87053	**Germania—Studenti, udite** (Students, Hear Me!)	**Franchetti**
87054	**Germania—Non chiuder gli occhi vaghi** (Close Not Those Dreamy Eyes)	**Franchetti**

The great Duel Trio from Faust by Caruso, Scotti and Journet

Twelve-inch, with orchestra, $5. In French.

95206	**Faust—Trio du Duel, "Que voulez-vous, messieurs?"** (What is Your Will With Me?) Trio, Act III, Duel Scene	**Gounod**

Sir Ernest Shackleton tells of his dash for the South Pole

The English explorer's wonderful journey over the Antarctic ice fields to the "Farthest South" of 111 miles from the pole is one of the most courageous feats in the annals of exploration, and in the record he has made for the Victor he speaks interestingly of his expedition and its results.

A Dash for the South Pole

Victor Record 70014, 12-inch, $1.25

Only on the Victor can you hear the story of the polar adventures at both ends of the earth, told by both explorers, Peary and Shackleton

The record by Commander Robert E. Peary, "The Discovery of the North Pole" (70012), was issued in February.

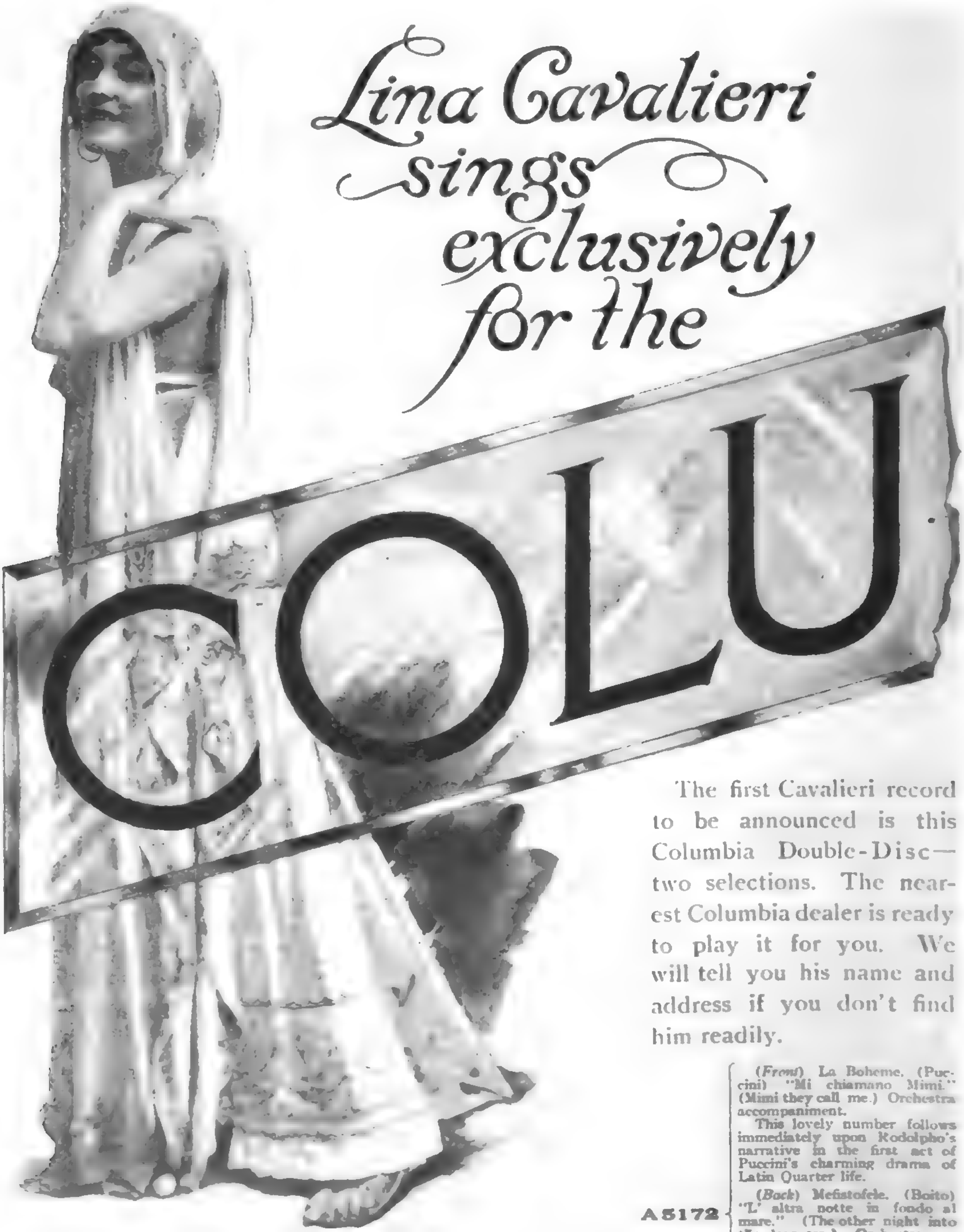
Hear these records at any Victor dealer's. Ask him for a June supplement which contains the complete list and gives a detailed description of each record.

Victor Talking Machine Co., Camden, N. J., U. S. A.
Berliner Gramophone Co., Montreal, Canadian Distributors.

And be sure to hear the

Victrola

To get best results, use only Victor Needles on Victor Records



The first Cavalieri record to be announced is this Columbia Double-Disc—two selections. The nearest Columbia dealer is ready to play it for you. We will tell you his name and address if you don't find him readily.

A5172

(*Front*) La Boheme. (Puccini) "Mi chiamano Mimi." (Mimi they call me.) Orchestra accompaniment.

This lovely number follows immediately upon Rodolpho's narrative in the first act of Puccini's charming drama of Latin Quarter life.

(*Back*) Mefistofele. (Boito) "L' altra notte in fondo al mare." (The other night into the deep sea.) Orchestra accompaniment.

With this aria commences the third act of Boito's wonderful operatic setting of the Faust legend, as interpreted by Goethe. This is an intensely dramatic number, more than ordinarily suited to Cavalieri's voice and temperament.

In this Columbia Double-Disc Record the art of recording the soprano voice is shown at its best. Every note is clear, true and musical; and, as reproduced, has exactly the same tonal and dramatic inflection as when rendered originally by the singer in our laboratory.

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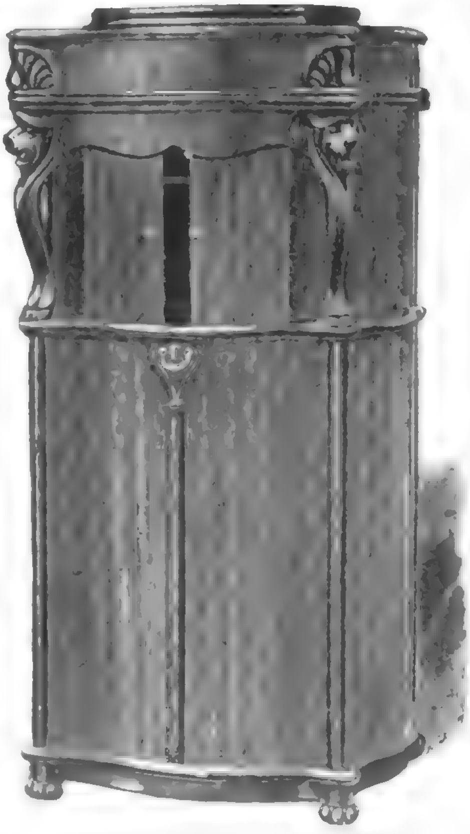
GRAFONOLA

IS "THE ONE INCOMPARABLE MUSICAL INSTRUMENT"—THE ONE PERFECT, COMPLETE, UNIQUE AND MOST VERSATILE ENTERTAINER. Its vocalism is the voice itself—true in tone, tempo and timbre, with no loss of individuality, no alteration in value; every most delicate phrase a perfect tone-picture.

The Columbia is the original of all the modern graphophones, phonographs and talking machines. If experience counts for anything, or originality, or invention, or experiment, or organization, or opportunity, the Columbia ought to be the one musical instrument in its class. And it is—positively: Truest in tone, simplest in mechanism, finest in finish, perfect in every part. *Make comparisons.* Don't decide by the sound of a name. *Make comparisons.* It's *your* money, it's *your* time, it's *your* pleasure that is being considered. You can select a Graphophone at $20 or $100, or almost anywhere between. Catalog of Graphophones and Grafonolas free.



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We learned by experiment that some boilers get twice the heat out of a ton of coal that others get. It is largely a matter of harnessing the fire and getting the most out of it while it is still hot.

So, to be beyond theory, beyond guesswork, we built a boiler with windows in it.

Through these windows we proved our experiments and perfected the new "RICHMOND" which, in actual practice, developes *double* the efficiency of ordinary boilers. And the day-after-day saving in coal will prove this to you, just as the windows proved it to us.

"RICHMOND"

Boilers — Radiators

From ash-pit to radiator, the "RICHMOND" system embodies the newest and best that is known in heating. It is the crystalization of a hundred ingenuities — a hundred economies. It is adaptable to a three-room bungalow or a mammoth palace—to steam heat—hot water heat—direct or indirect.

Write Us

If you contemplate installing a heating system, steam, or hot water—direct or indirect—in your home or building, large or small, write us. Ask for catalog 243. Be fair enough to yourself to learn of a system which, by inventive ingenuity, saves its own cost, pays its own maintenance.

Address in the West

Cameron Schroth Cameron Co.

Western Distributors for
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243 Michigan Street
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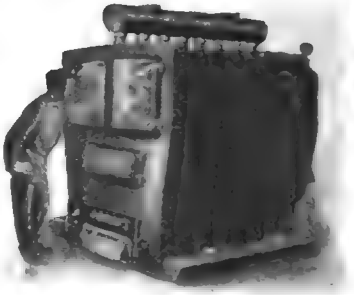


By building a boiler with windows in it, we learned *certainly* about drafts, water circulation and fire travel which enabled us to perfect a heating system which doubles efficiency and halves the fuel bill.

We found, through the windows, that the flue is more important than other makers dream.

So, by patient experiment, we perfected a "diving flue" which costs us three to seven times as much as other makers spend for smoke-connections and makes it that much more efficient.

The "RICHMOND" "diving flue" takes the gases and smoke which would ordinarily pass up the chimney and sends them back, mixed with fresh oxygen, to burn anew.

For every shovel of coal you put in the firebox this "diving flue" sends half a shovel back from the chimney.

The "Diving Flue"

The "diving flue" is our own invention. It is exclusive. It can be found in no boiler save the "RICHMOND."

The fuel economy it brings, more than repaid the experiment of the boiler we built with windows in it.

But the "diving flue" was not the only outcome of this experiment.

We learned more about drafts than had ever been written on paper.

We learned how to increase our heating efficiency from 90 square feet to 125 square feet, without adding to the size or cost of the boiler.

We learned how to build a cross circulation water way which does for the water circulation what the "diving flue" does for the fire travel.

We learned how to arrange doors and drafts and dampers so that tending the fire becomes a simple, easy, exact science, instead of a difficult, haphazard uncertainty.

Self-Cleaning Surfaces

We learned how to make 90 per cent of our surfaces self-cleaning—so more efficient.

And in countless ways, the boiler with windows enabled us to save half your coal, double ease, flexibility, satisfaction—*without increasing the first cost of the heating system to you.*

The "RICHMOND" heating system as perfected today represents the climax of inventive skill—a system that repays the pains we put into it every day you use it.

The "RICHMOND" system is small enough for a three-room bungalow. Big enough for a building that measures its floor space by the acre.

THE McCRUM-HOWELL CO. 243 Terminal Building
Park Ave. and 41st St., **New York**

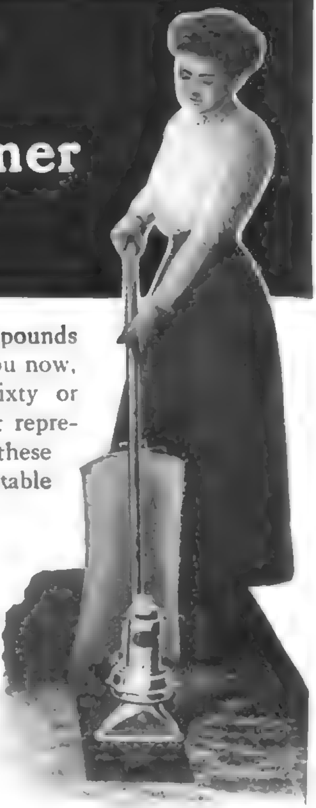
MANUFACTURERS OF

"RICHMOND" Boilers and Radiators

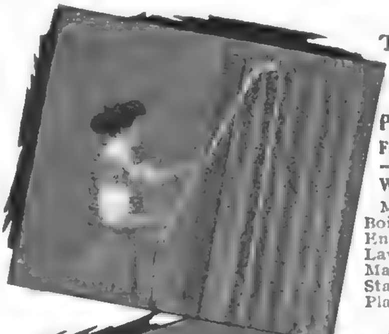
"RICHMOND" Enameled Ware, Bath Tubs, Lavatories, Sinks — "RICHMOND" Suds Makers — "RICHMOND" Suction Cleaners — "RICHMOND" Stationary Vacuum Cleaning Plants.

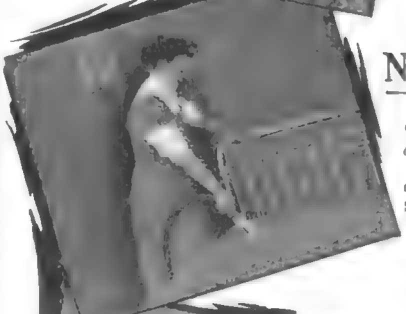
FIVE PLANTS:—{Two at Uniontown, Pa.—One at Norwich, Conn.—
One at Racine, Wis.—One at Milwaukee, Wis.

A Postage Stamp Puts the "RICHMOND" Suction Cleaner in Your Home



YOU see here an Electric Suction Cleaner which weighs but *ten* pounds instead of sixty. The "RICHMOND" Suction Cleaner enables you now, for the first time, to clean by electricity, without lugging a sixty or eighty pound machine from room to room—up and down stairs. It represents as great an advance over heavy weight vacuum cleaners as these cleaners represented over brooms. For it is the only really portable Suction Cleaner.





Manufactured Exclusively for
THE "RICHMOND" SALES CO.
By
The McCrum-Howell Co.
Park Ave. & 41st St., New York
Five Factories: Two at Uniontown, Pa.—One at Norwich, Conn.—One at Racine, Wis.—One at Milwaukee, Wis.

Manufacturers of "RICHMOND" Boilers and Radiators, "RICHMOND" Enameled Ware, Bath Tubs, Sinks, Lavatories, "RICHMOND" Suds Makers and "RICHMOND" Stationary Vacuum Cleaning Plants.

Anyone Who Can Afford Brooms Can Now Afford the Best Suction Cleaner Made

All that any Vacuum Cleaner or Suction Cleaner can do, the "RICHMOND" does. And it does, besides, some things which *no other* machine can do.

You can, for example, use the "RICHMOND" Suction Cleaner with or without hose. The hose attachment slides off and on with the same ease that your foot slides into an easy slipper.

Slip on the hose, and the ten pound "RICHMOND" with its six special cleaning tools (all furnished without extra cost) cleans hangings, walls, books, bedding, upholstery, clothing, hats, underneath radiators, furniture, etc. It is also supplied with a special attachment for hair drying, pillow renovating, etc.

Slip off the hose and you have a floor machine which weighs no more than a common carpet sweeper. The every day work of rug and carpet cleaning—of cleaning hard wood floors, tile floors, hearths, bath-rooms, porches, etc., can be done either with or without the hose.

A Postage Stamp the Only Cost

required to put this ten pound cleaner in your home. Just send us your name and address and we will have delivered to your door without one penny of expense to you—without obligation of any kind—a guaranteed "RICHMOND" Suction Cleaner. You can prove for yourself in your own home just what this will do for you. But write today and we will include with our reply, a handsome illustrated booklet.

The "RICHMOND" Sales Co.
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Tarvia

Preserves Roads
Prevents Dust—

City Ave., Overbrook, Philadelphia, Pa., constructed with Tarvia X.

Improving Macadam Roads

Macadam roads won't stand modern automobile traffic. Every road builder and engineer knows this. The wear and tear of this traffic is far too great for the resisting capacity of the top surface. It is rapidly pulverized, dust is created, and at the end of a single season the road is often a melancholy ruin.

To give macadam the additional binder which it so plainly needs to enable it to resist modern traffic, we offer Tarvia—a specially prepared coal tar preparation of the right grade, consistency and refinement for road purposes. Most of the road engineers throughout the country have used it with success. The Borough of Brooklyn, Greater New York, for instance, has just placed an order for 500,000 gallons.

A tarviated road is durable, smooth, dustless and thoroughly waterproof.

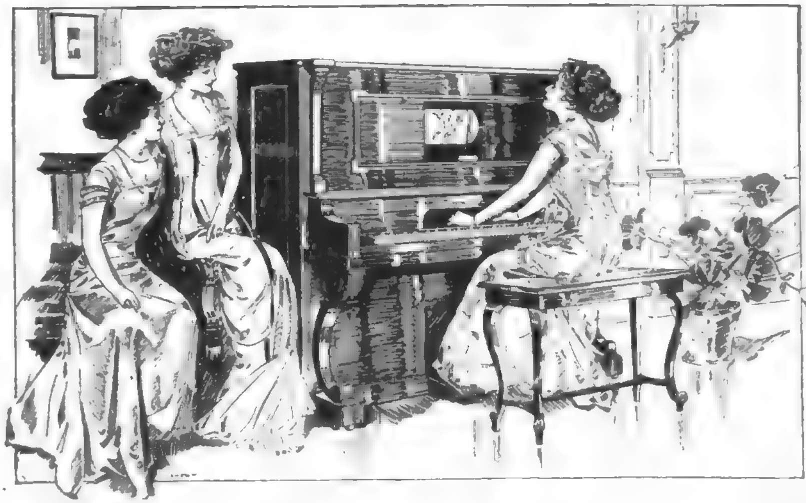
Tarvia is made in three consistencies, A, B, and X, to suit varying conditions of road surface.

The cost of Tarvia applications varies with the thoroughness of the work, but in most cases it is more than saved by the reduction in maintenance expenses. It is frequently cheaper to maintain a dustless road with Tarvia than a dusty one without it.

Tarvia is not an experiment, but is in regular use and has been adopted as standard in many localities. It is the only road preservative which has passed the experimental period.

Illustrated booklet—"Good Roads—How to Build, Preserve, and Make Dustless"—mailed free to anyone interested on application to nearest office.

Barrett Manufacturing Company, New York, Chicago, Philadelphia, Boston, Cleveland, Cincinnati, St. Louis, Pittsburg, Kansas City, New Orleans, Minneapolis, London, Eng.



In Modern Homes the Piano is The

Pianola Piano

Nowadays people are *not* buying a piano that only a musician can play. They are buying the piano that can be played by both the musician and the *musical novice.* And because people are more and more realizing that mere sounding the notes of a musical composition correctly, does not constitute *real piano-playing:*—more and more people are buying the one Player-piano, that alone and from the first, has made *artistic* piano-playing possible to *everyone*—The PIANOLA Piano.

Artistic Interpretation—Individual Note Accentuation—Correct Pedaling

These three elements provided by the *Metrostyle*, the *Themodist* and the Sustaining Pedal Device (all exclusive features of the PIANOLA) are absolutely essential to real piano-playing.

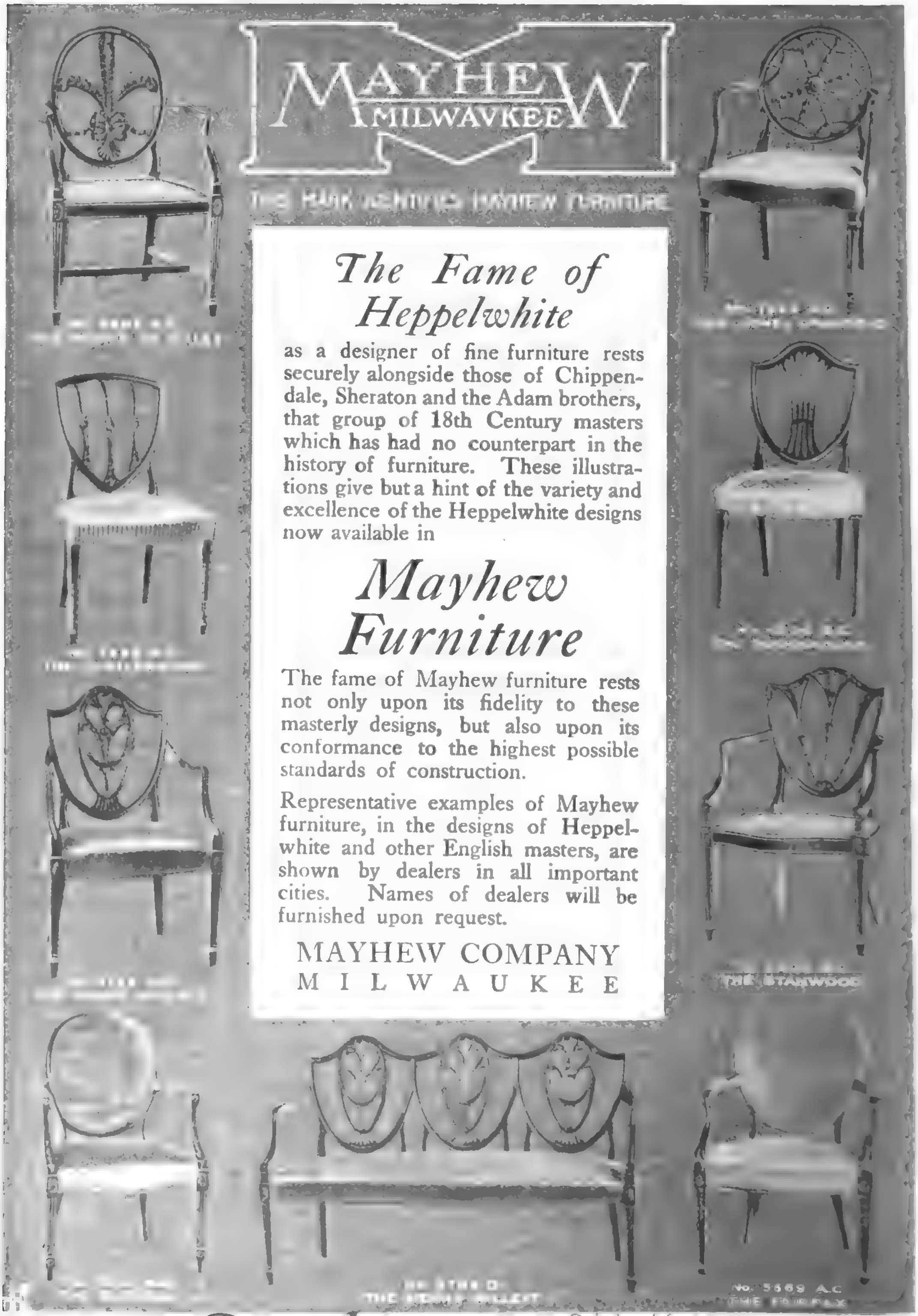
The PIANOLA Piano is the only Player-piano made, which will enable the *untrained performer* to introduce all three of these vital elements into his playing.

Moreover, because the manufacturers of the PIANOLA Piano were first in this field and control a majority of the important Player patents—because they have vastly more money to expend in experimentation than any other house in the industry, *and have spent it*—and because in their employ are the foremost experts in pneumatic instrument construction—the PIANOLA Piano from the standpoint of mechanism, is *better built* and *more durable* than any other instrument of its type upon the market.

A Genuine PIANOLA Piano can be purchased for $550. Others, veritable De Luxe Instruments, as high as $1850. Moderate Monthly Payments on the entire line.

Send for free, handsomely illustrated catalog K and name of nearest authorized agent.

THE AEOLIAN COMPANY, Aeolian Hall, 362 Fifth Avenue, NEW YORK



The Fame of Heppelwhite

as a designer of fine furniture rests securely alongside those of Chippendale, Sheraton and the Adam brothers, that group of 18th Century masters which has had no counterpart in the history of furniture. These illustrations give but a hint of the variety and excellence of the Heppelwhite designs now available in

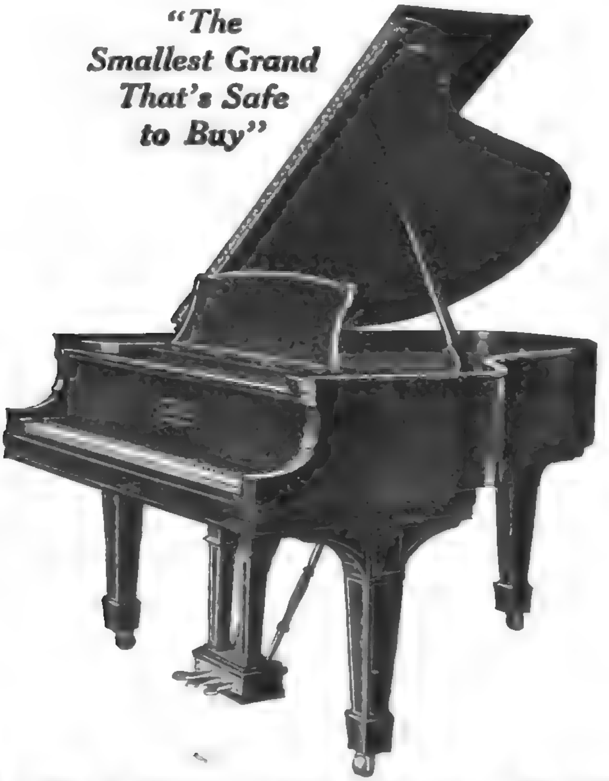
Mayhew Furniture

The fame of Mayhew furniture rests not only upon its fidelity to these masterly designs, but also upon its conformance to the highest possible standards of construction.

Representative examples of Mayhew furniture, in the designs of Heppelwhite and other English masters, are shown by dealers in all important cities. Names of dealers will be furnished upon request.

MAYHEW COMPANY
MILWAUKEE

"The Smallest Grand That's Safe to Buy"



STEINWAY
MINIATURE

The purchase of a Steinway Piano carries the assurance that money can buy nothing better. In its qualities as a musical instrument, its beauty of outline and its intrinsic value the Steinway is in a class by itself.

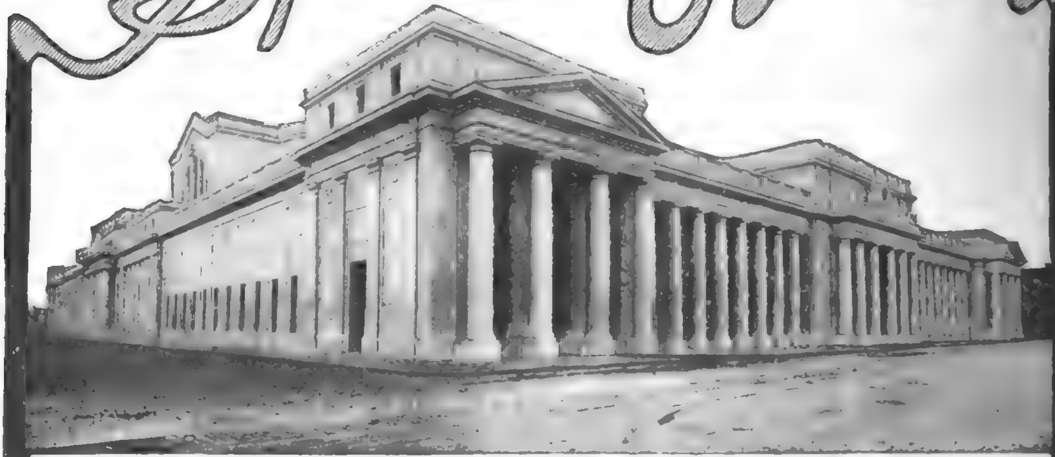
The exact size of this Grand,—5 feet 10 inches,—has been determined through scientific research.

In an ebonized case, $800.

Illustrated catalogue will be sent upon request and mention of this magazine.

STEINWAY & SONS,
STEINWAY HALL,
107 and 109 East Fourteenth Street, New York.
Subway Express Station at the Door

Barrett Specification Roofs



Pennsylvania R. R. Terminal

THE Pennsylvania Railroad Terminal in New York City is the central feature of an improvement whose total cost will reach $100,000,000. It is a magnificent structure built for efficiency, almost regardless of cost.

It is covered with a Barrett Specification Roof, with vitrified tile surface.

Would such a roof have been used on this magnificent, modern, fireproof structure if anything better could be obtained at *any* price? Surely not.

The fact is, a Barrett Specification Roof is the most economical roof covering yet devised. And it has a record of 50 years of satisfaction behind it.

In addition to the great roof, the foundations are waterproofed with Coal Tar Pitch and Felt—the same materials as are used in Barrett Specification Roofs.

Before construction was commenced, a careful study was made by the chemists of the Pennsylvania Terminal Co. of many waterproofing compounds, with the result that it was decided to use Coal Tar Pitch instead of Asphalt.

About 4,000,000 pounds of Barrett's pitch were used for underground work and roofing.

The Barrett Specification should be in the hands of every architect, engineer and owner of buildings. Copy of it free on request.

BARRETT MANUFACTURING COMPANY

New York Chicago Philadelphia Boston St. Louis Cleveland Cincinnati
Pittsburg Minneapolis Kansas City New Orleans London, Eng.

TRADE B MARK

Note the transparency of shadows. The original photograph was even deeper, clearer, softer than this printed reproduction.

Where there is an element of doubt you are more certain to get a good photograph if your camera is loaded with

The "ANSCO" Film

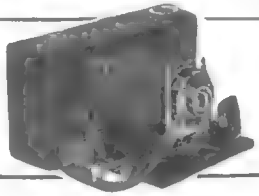
The exceptional latitude and speed of this film insure fine negatives under conditions that would mean failure with the ordinary kind. They compensate largely for incorrect judgment of light and time, reducing uncertainty of results to a minimum. The Ansco Film increases the value of your camera to you as an amateur. It enables you to make better photographs, more artistic pictures.

Ansco negatives reproduce every soft gradation of light and shade. They retain clear detail in high lights and transparency in shadows.

They have chromatic balance that gives a correctness of color tones unknown to other film.

Made in sizes to fit every film camera. Non-curling; non-halation. Off-setting of numbers never occurs with this film. Our perfectly non-actinic black paper and properly prepared emulsion prevent it.

CYKO Paper is preferred alike by the wise professional and the knowing amateur. It gives deeper, softer, clearer prints from any negative, plate or film.



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Look for the Ansco Sign. There you will find a progressive, independent dealer selling the complete line of cameras and photographic supplies made by the Ansco Company.

Beautiful Camera Catalog, also Two-Volume Photographic Library—Free. At dealers' or write to

ANSCO COMPANY, Binghamton, N. Y.

Better Tailoring at No Man's Command

You might pay $100 a suit and not get better style, better fit or better workmanship than is yours in Adler-Rochester Clothes.

The reason is simple:

We employ master-designers — men who head their profession.

Our style ideas are gathered from their *source*—in world-famous fashion centers.

Our workmen are *custom tailors*—each one an *expert* in that detail for which he is employed.

Fit, with us, is an art—developed in our 40 years' study of every type of man.

And our clothes are made in America's finest tailoring institution—a shop with 1011 windows, with vacuum cleaners and forced ventilation—where sunshine, health and happiness prevail.

Under such conditions, and at a making cost *four times* what some makers spend, we attain our ideals in clothes. And, to save you the higher cost, we limit our profit to 6 per cent.

No man living could command greater excellencies than those which characterize

ADLER-ROCHESTER-CLOTHES

Nor should *any* man accept less than Adler-Rochester quality when paying Adler-Rochester prices.

These range from $18 upwards.

So if you want the most for your money—the very utmost in clothes—you will not delay visiting our local dealer.

You'll probably find him among your leading merchants. Your visit will be welcomed.

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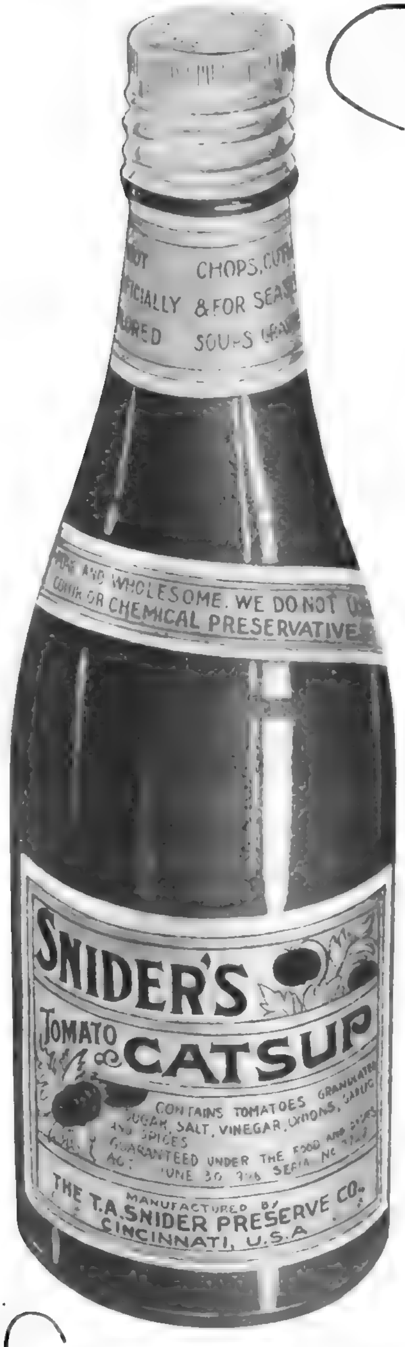
In actual colors, our style book's illustrations show what well-dressed men will wear this season. It shows, too, fashion's most favored shades—Adler-Rochester Grays and Blues. Also it brings you the address of your Adler-Rochester dealer. It will pay you to inspect thoroughly, his stock Learn, at first hand, what such clothes mean to you.

Send a postal today, asking for Style Book E.

L. ADLER, BROS. & CO., Rochester, N. Y.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WHOLESOME. WE DO NOT
OR CHEMICAL PRESERVATIVE
SNIDER'S
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THE T.A. SNIDER PRESERVE CO.
CINCINNATI, U.S.A.

Its Own Guarantee

The name **Snider** on a bottle of Catsup is like "Sterling" on silver. Both guarantee purity and excellence—a quality that the skill of man, or perfection of methods cannot excel.

Only the choicest perfectly ripe and sound tomatoes, granulated sugar, and specially imported spices are used materials that do not require artificial coloring or preservatives.

Its color is perfection—it keeps indefinitely and its mild, spicy flavor has never been equaled in any other Catsup.

Snider Catsup adds enjoyment to steaks, chops, roasts, and fish—soups, gravies, sauces, salads, etc.

The factory in which **Snider Catsup** is made is like a huge kitchen— sweet and clean, with the sunlight streaming in from all sides, and every detail has the untiring care of the most skillful Catsup Chef on earth. It more than complies with all Pure Food Laws of the world.

The proof of these facts is in every bottle of

Snider Tomato Catsup

"It's the Process"

The T. A. Snider Preserve Company, Cincinnati, Ohio, U. S. A.

Use Acme Quality and Insure a Satisfactory Finish

It's a pleasure to do over furniture or woodwork with **Acme Quality Varno-Lac.** You know results will be satisfactory because it *is* Acme Quality. You know it will be the exact color and shade and wood effect you want. You know it will set hard and smooth, showing never a brush mark, and that it will withstand long wear.

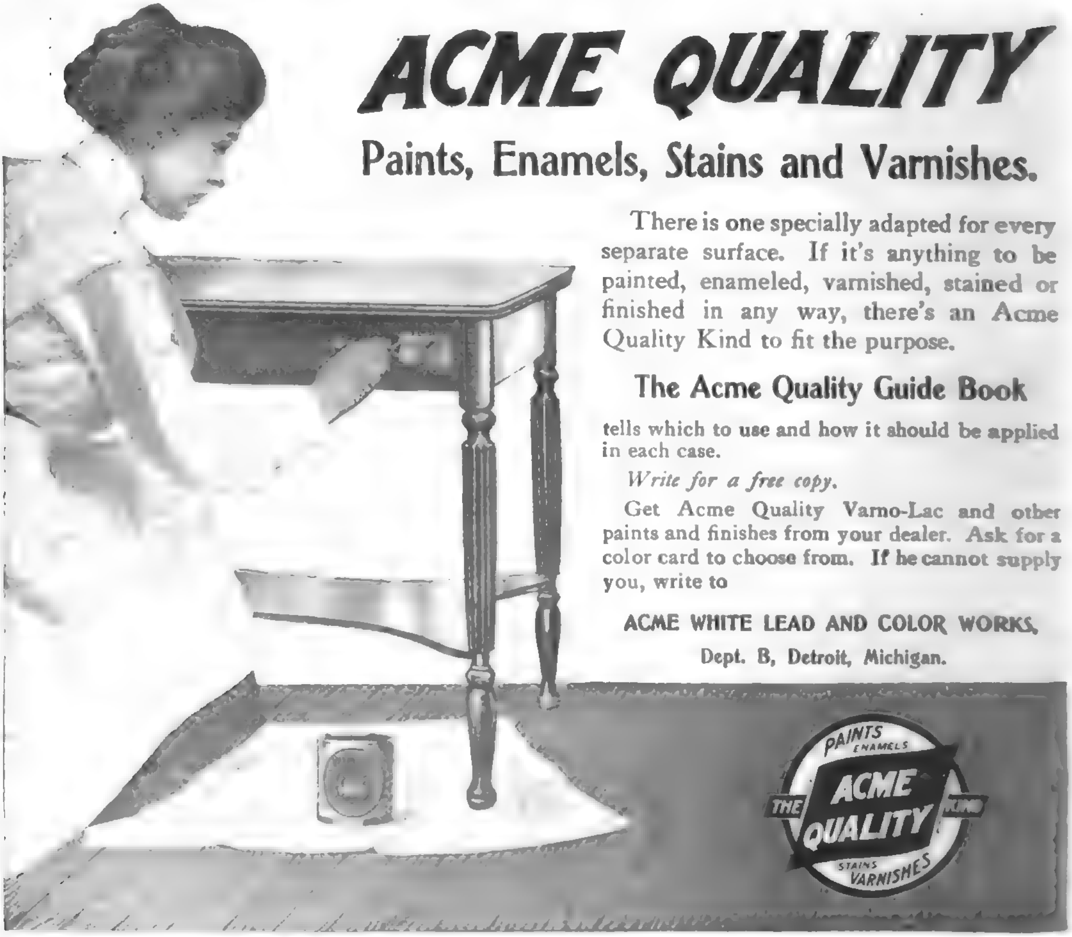
It is easy to apply because Acme Quality Varno-Lac both stains and varnishes in one operation and you needn't remove previous finishes unless they are very rough.

A splendid plan is to make the furniture and woodwork in a room harmonize by finishing them in the same wood effect.

For floors, Acme Quality Varno-Lac makes a tough, elastic finish that will not show scratches or scars, and wears extremely well. This is only one of the many

ACME QUALITY

Paints, Enamels, Stains and Varnishes.



There is one specially adapted for every separate surface. If it's anything to be painted, enameled, varnished, stained or finished in any way, there's an Acme Quality Kind to fit the purpose.

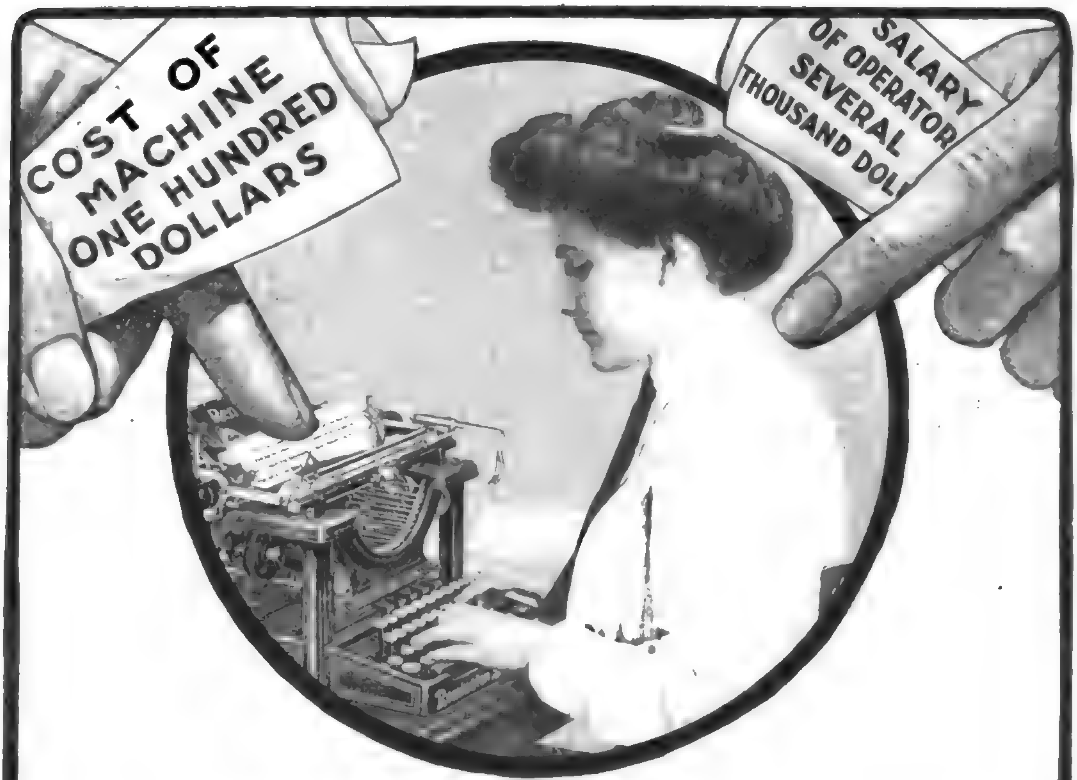
The Acme Quality Guide Book

tells which to use and how it should be applied in each case.

Write for a free copy.

Get Acme Quality Varno-Lac and other paints and finishes from your dealer. Ask for a color card to choose from. If he cannot supply you, write to

ACME WHITE LEAD AND COLOR WORKS,
Dept. B, Detroit, Michigan.


COST OF MACHINE ONE HUNDRED DOLLARS
SALARY OF OPERATOR SEVERAL THOUSAND DOL

The Best Typewriter That Money Can Buy

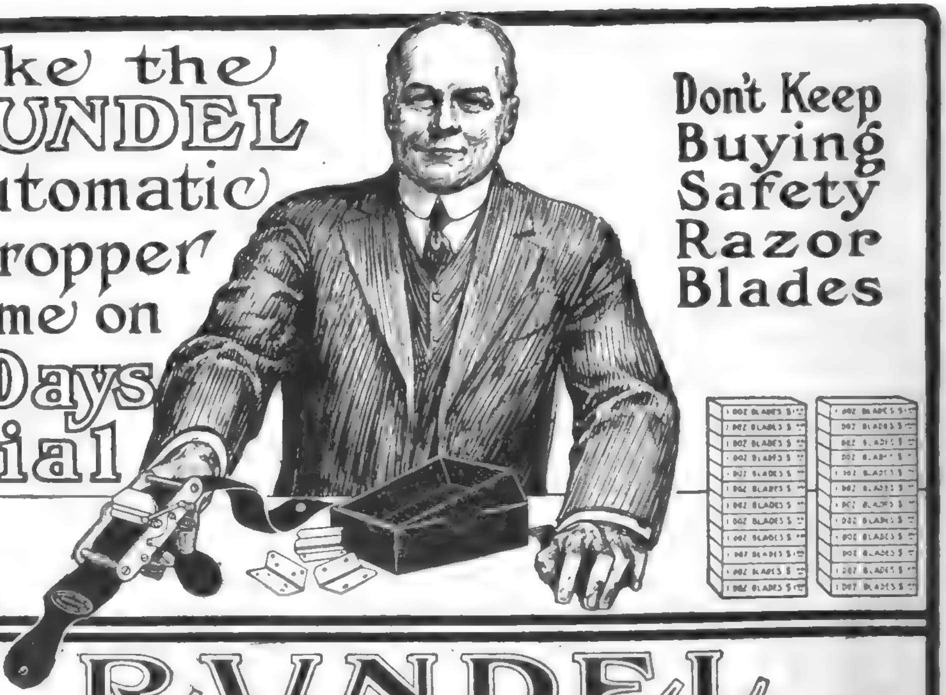
Costs One Hundred Dollars and its name is

Remington

The cost of a good operator during the average life of a Typewriter is Several Thousand Dollars. And remember that no operator can do the most work or the best work except on the best machine. Compare your outlay for the machine with your outlay for the operator and you will see why it is true economy to buy the Remington.

Remington Typewriter Company
(Incorporated)
New York and Everywhere

Take the RUNDEL Automatic Stropper Home on 10 Days Trial



Don't Keep Buying Safety Razor Blades

RUNDEL AUTOMATIC STROPPER

Keeps One Set of Blades Sharp for Years

A few strokes puts a keen edge on any dull blade (all styles). Makes old blades even better than new. Sharpens up in a few minutes enough blades to last a month. Doubles the efficiency of any safety razor – the last word in shaving economy, ease and satisfaction.

Strops Exactly Like a Barber

Just move the stropper up and down the strop. Blade reverses automatically, and both sides are sharpened at once. Can't cut the strop or get out of order. Perfectly simple, absolutely practical, requires no exertion.

Guaranteed for Five Years

Stropper is strongly made of steel, nicely nickel plated, and has a rubberoid finish handle. To insure you, a Five-Year Certificate of Guarantee is enclosed with every Rundel Automatic Stropper.

Genuine Horsehide Dollar Strop With Every Rundel Automatic Stropper

Use This Coupon For 10 Day Trial Offer

If you know a Rundel dealer, sign your name to this coupon and take it to him. He is authorized to make this offer for us. If you don't know one, add the name and address of a dealer that sells safety razors. Then mail coupon to us and we will send stropper to you in this dealer's care.

The purchase price—**$3.00**—is merely a deposit. All we ask is that you use the stropper 10 days. Then if you are not perfectly satisfied, return the stropper to the dealer and he will refund your money at once. To guarantee this you have the dealer's promise and ours. This is a chance you cannot afford to miss. But act quickly—use the coupon NOW.

RUNDEL MFG. CO., Rochester, N. Y.

RUNDEL TRADE MARK AUTOMATIC STROPPER

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RUNDEL MFG. CO., 158 Main St., Rochester, N. Y.

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My [illegible] ....

My [illegible] ....

My dealer ....

His address ....

Leave your Cares in Colorado—

where the mile-high air and the wonders of Nature make you forget all else in the sheer joy of *real* living. An ideal spot for your vacation, offering every out-door sport and the greatest advantages in hotel comfort and convenience.

Rock Island

Begin your vacation right. Take *the de luxe*

Rocky Mountain Limited

—Daily from Chicago to Colorado Springs and Denver direct—

A train of *thought*—thought for your *comfort, convenience* and *pleasures.* The Pullman drawing-rooms, the observation-library-buffet car, the tempting cuisine, barber, valet and stenographer—all are expressions of our *thoughtfulness* for *your* wants.

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Other good trains every day from Chicago, St. Louis, Kansas City, Omaha and Memphis for Colorado, Yellowstone Park and the Pacific Coast.

Write for our free illustrated booklets and let us save you the bother of making summer vacation plans.

L. M. ALLEN
Passenger Traffic Manager
13 La Salle Station
CHICAGO, ILL.

Southern California Opportunity Extraordinary!

A Responsible Company will plant you a five-acre Muscatel Grape Vineyard in the most delightful part of

SOUTHERN CALIFORNIA

care for it until the first crop is produced, and it is ready to net you $150 or more per acre, for monthly payments of . . **$10**

Read every word of this if you want to secure an income-producing home in Southern California, on terms which you can easily afford, and without leaving your present occupation until your living is assured.

We have purchased and subdivided the famous McCoy Ranch, adjoining the thriving little city of Escondido, California, and are selling it in five and ten-acre home farms, planted to "Sun-kist" Muscatel grapes.

The Muscatel grape grows to perfection in Escondido and yields enormously. The crop never fails. Grapes require no irrigation (they do in Central California), although they receive the maximum amount of sunshine. Consequently they possess a larger percentage of sugar and a more delicious flavor.

The man who properly cares for his Muscatel vineyard will net $150 per acre, and more, year in and year out. At 2 cents per pound (a recent price) he will net $300 per acre. This is under present conditions. When the precooling plant is in operation he will net more. The site has been procured for this plant, which will be erected and the marketing of grapes in the East taken up on an extensive scale

We are making TEMPORARY SPECIAL TERMS whereby every reader of EVERYBODY'S who acts promptly can secure a five-acre vineyard on monthly payments of $10 at such a price that THE FIRST CROP WILL ALMOST COVER ITS COST.

The McCoy ranch is in the frostless zone, and comprises as rich citrus fruit and grape land as there is in Southern California. An abundance of pure mountain water underlies the whole addition.

The resident can have electric lights and telephone, and is convenient to the depot, schools, churches, stores and banks at Escondido. An electric line, which has secured a franchise between Escondido and San Diego, is surveyed through the tract.

Escondido is the terminus of a branch of the Santa Fe railway, and has terminal freight rates. It is located in San Diego county, which has the most equable and delightful all-year climate in the world; where land values are probably advancing faster than at any other point in the West.

Lying at an altitude of 700 feet, fifteen miles from the Coast, Escondido gets the daily ocean breeze without the dampness, and affords a superb location for a home—whether one is locating for pleasure, health or profit. While the pioneering has been done, values are not yet near as high as in other valleys.

We furnish undoubted references as to our standing. A National Bank holds all deeds in escrow and receipts for money. You want our free booklet, if you are interested in Southern California. It is beautifully illustrated and is entitled

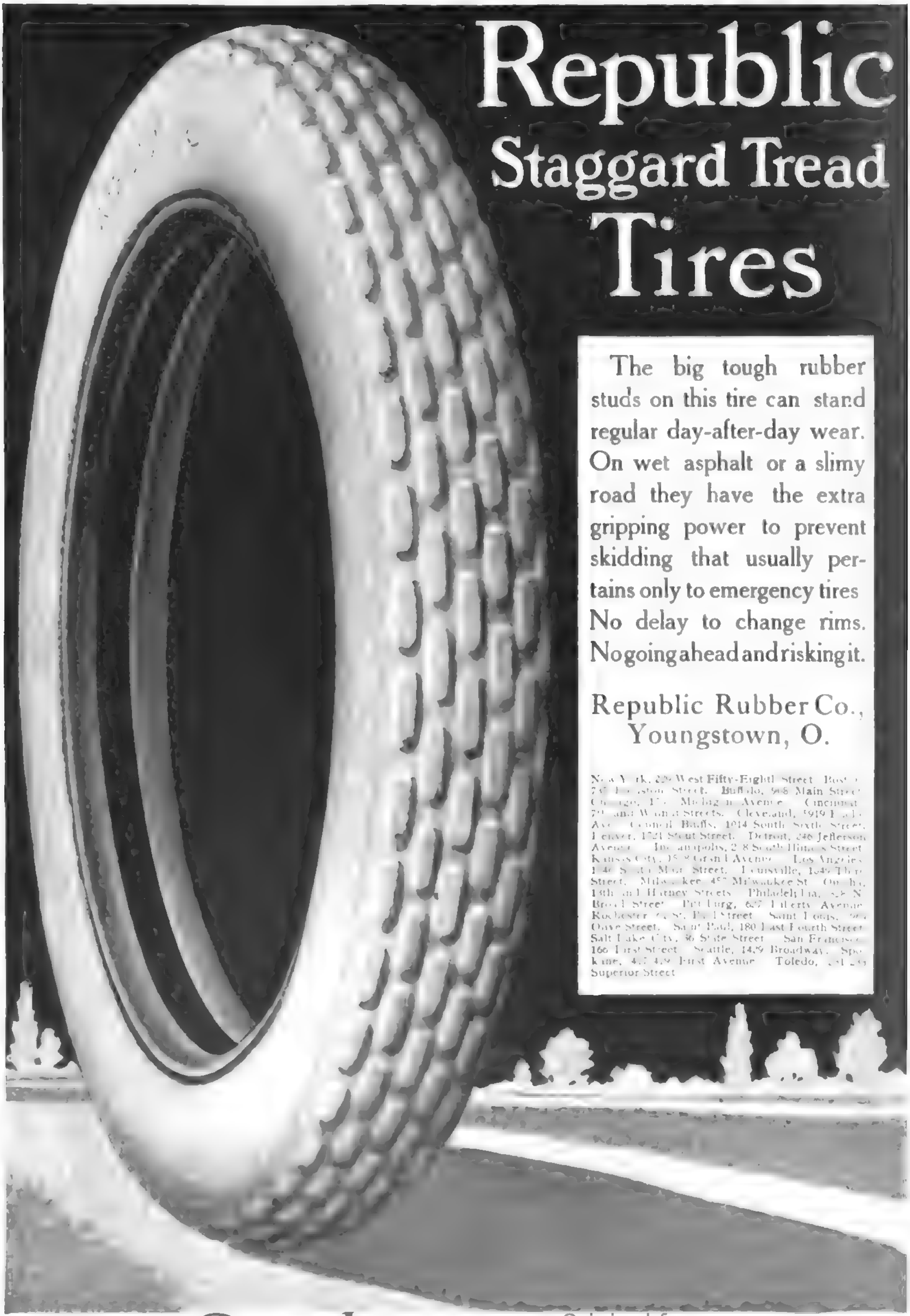
"A Home and a Living"

On Terms Anyone Can Afford

Escondido Valley Land & Planting Co.
W. E. ALEXANDER, President

Grower of Orchards and Vineyards	Dealer in Lands For all Purposes

ESCONDIDO, CALIFORNIA



Republic Staggard Tread Tires

The big tough rubber studs on this tire can stand regular day-after-day wear. On wet asphalt or a slimy road they have the extra gripping power to prevent skidding that usually pertains only to emergency tires No delay to change rims. No going ahead and risking it.

Republic Rubber Co.,
Youngstown, O.

New York, 229 West Fifty-Eighth Street. Boston, [illegible] Boylston Street. Buffalo, 908 Main Street. Chicago, [illegible] Michigan Avenue. Cincinnati, 7th and Walnut Streets. Cleveland, 1919 Euclid Ave. Council Bluffs, 1014 South Sixth Street. Denver, 1721 Stout Street. Detroit, 246 Jefferson Avenue. Indianapolis, [illegible] South Illinois Street. Kansas City, [illegible] Grand Avenue. Los Angeles, [illegible] South Main Street. Louisville, [illegible] Third Street. Milwaukee, [illegible] Milwaukee St. Omaha, 18th and Harney Streets. Philadelphia, [illegible] N. Broad Street. Pittsburg, 627 Liberty Avenue. Rochester, [illegible] St. Paul Street. Saint Louis, [illegible] Olive Street. Saint Paul, 180 East Fourth Street. Salt Lake City, 36 State Street. San Francisco, 166 First Street. Seattle, 1429 Broadway. Spokane, [illegible] First Avenue. Toledo, [illegible] Superior Street.

Staggard Tread, Pat. Sept. 15, [illegible]

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The Trunks With A 5-Year Guarantee

Every Indestructo Trunk bears our registry label. If your Indestructo goes astray, we trace it and return it promptly to you.

Look for the name "Indestructo" on your trunk before you buy it. Be sure it's there, because there are no substitutes for Indestructo Trunks.

Grand Trunk Railway System

"Most Direct Route to the Highlands of Ontario"

Orillia and Couchiching, Muskoka Lakes, Lake of Bays, Maganetawan River, Algonquin National Park, Temagami, Georgian Bay.

Plan to Spend Your Summer Holidays This Year at One of These Delightful Spots

Good hotel accommodations at moderate cost—The lover of outdoors will find here in abundance all those things which make roughing it desirable. Select the locality that will afford you the greatest amount of enjoyment, send for **free** maps and folders, beautifully illustrated, fully describing these out of the ordinary recreation resorts. Address—

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Wolf Lake. Home of Speckled Trout
GRAND TRUNK RAILWAY SYSTEM

TRUNKS

When You Buy an Indestructo Trunk

You get more than a mere *promise* of satisfaction—more than the plain evidence of your eyes that here is a trunk of unequalled service and satisfaction. You get our absolute and binding guarantee:

That if your Indestructo Trunk is destroyed beyond repair within five years you get a new trunk—a gift from us.

That if your Indestructo is damaged in travel during five years, the makers will freely and willingly make all necessary repairs at our factory in Mishawaka, Indiana.

That's protection and safety in trunk buying that must appeal to every thinking man and woman.

The Indestructo can be guaranteed in this broad and liberal way because of the wonderful strength and reinforcements without and within that make the Indestructo the one trunk that can be safely relied upon to stand the hard knocks and severe strain of the roughest continuous travel.

The strongest hardwood—built up *six strength*—layer upon layer—united by wonderful, special cement and compressed into one single, solid piece by enormous pressure.

The Indestructo Trunk not only has this remarkable strength—but it is light and convenient to handle—and for this reason gets *better attention* all along the route.

Round corners of cold rolled steel, hardwood runners and steel shoes form a splendid outer resistance that takes up every shock, eases every bump.

DO NOT BREAK OPEN THIS TRUNK IS REGISTERED AGAINST LOSS

TRADE INDESTRUCTO MARK

FOR OWNERS NAME SEND REGISTRY NUMBER FOUND ON BRASS NAME PLATE UNDER LOCK TO THE NATIONAL VENEER PRODUCTS CO MISHAWAKA, IND

Indestructo Trunks are not high priced—they are right priced. A trunk that is *too* cheap is the poorest kind of economy. Indestructo Trunks have been offered for a little over a year—but are already the biggest sellers in the trunk field. Sold by the dealer ranking first in his class in each city.

The Indestructo Tourist Trunk just on the market. Lower in price than the Indestructo DeLuxe. The best trunk for the price.

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One of the handsomest books of the year, beautifully illustrated, printed and bound. Full of interesting, practical information of vital value to everyone who travels—has chapters on railway and steamship travel, service, expenses, tips, etc., etc.

Send the coupon in a letter, enclosing seven two-cent stamps.

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There are no lay-offs or strikes, and pay continues whether employed or not. One's necessary expenses are so small that there is opportunity to save practically all of one's wages.

The man who gets an honorable discharge from the Navy after four years in it has a valuable asset, for honorably discharged men are sought after by civil employers.

If you are between 17 and 35 years of age, write for booklet telling about the service; or call at nearest Recruiting Station any day except Sunday, where the Recruiting Officer will be glad to explain clearly what kind of a contract is necessary in order to enter the Navy. Address Bureau of Navigation, Box 48.

NAVY DEPT., WASHINGTON, D. C.

IF You want sharp speed pictures get a

Bausch and Lomb-Zeiss TESSAR LENS

which possesses great SPEED in addition to all the excellent qualities found only in lenses of the highest optical corrections.

Set of sample prints showing scope of the TESSAR LENS on receipt of ten cents. Descriptive literature at photo dealers' or direct from us. Send for new Photographic Catalog.

Our Name on a Lens, Microscope, Field Glass, Engineering or other Scientific Apparatus is our Guarantee.

Bausch & Lomb Optical Co.

NEW YORK WASHINGTON CHICAGO SAN FRANCISCO
LONDON ROCHESTER, N.Y. FRANKFORT

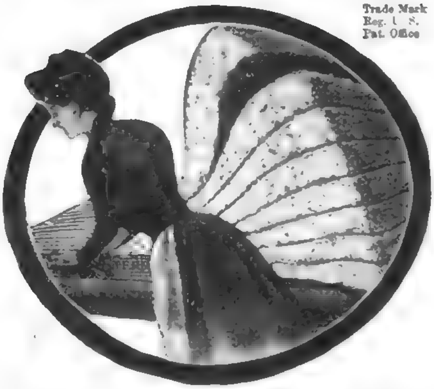
Buying a Mattress Isn't an Everyday Matter

Neither is a mattress bought for temporary use. For that very reason you should select one which combines *high quality* with *solid comfort* and *great durability*. In other words—an

"Built—Not Stuffed."

Ostermoor $15.

Trade Mark Reg. U. S. Pat. Office



Compressing the Ostermoor Sheets into the ticking by hand.

This is one of the important features which make the Ostermoor superior in comfort and durability to just a "cotton" or a "felt" mattress. The smooth, regular compression of the airy, interlacing Ostermoor sheets prevents the development of lumps and hollow places. An Ostermoor never needs remaking It is *always* the essence of comfort and sleep-inducing ease.

Make no Mistake. Get the Genuine Ostermoor.

The trade-mark shown here is stitched on the end of every genuine Ostermoor. It means restful nights for fifty years.

MATTRESSES COST
Express Prepaid

4'-6"—45 lbs.	$15.00
4'-0"—40 lbs.	13.35
3'-6"—35 lbs.	11.70
3'-0"—30 lbs.	10.00
2'-6"—25 lbs.	8.35

All 6 ft. 3 in. long.
In two parts, 50c. extra

VERMIN PROOF
NON ABSORBENT
NEVER GETS LUMPY
NEVER REQUIRES REMAKING
WILL NOT MAT
HAND LAID
OSTERMOOR
FILLING

Our 144-Page Book with Samples—Sent FREE

The Ostermoor Mattress is not for sale at stores generally, but there's an Ostermoor dealer in most places—the livest merchant in town. *Write us and we'll give you his name.* But don't take chances with imitations at other stores—make sure you're getting the genuine Ostermoor—our trade-mark label is your guarantee. We will ship you a mattress by express prepaid same day your check is received by us when we have no dealer or he has none in stock.

OSTERMOOR & CO.,
107 Elizabeth Street, New York

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Outdoor Sports

All Campers, Fishermen, Hunters, Golfers, and other sportsmen *who know*, wear Cooper's "Spring Needle" Knit Underwear. It's rebounding elasticity insures perfect freedom of the muscles, and conduces to an active outdoor life. The best warm weather underwear made.

COOPER'S

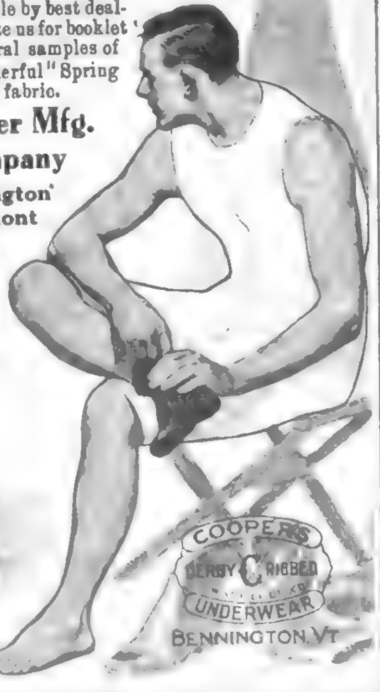
REG U S PAT OFF

Underwear

is made in Union and Two-piece suits in all the various sizes and in the most popular weights and colors. The garment illustrated is a knee length, no sleeve Union Suit of *silk lisle*, better known perhaps as an "athletic" suit. You can have this in half or quarter sleeve if you wish; also in the regular full length Union Suit at prices which will please you.

For sale by best dealers Write us for booklet and liberal samples of the wonderful "Spring Needle" fabric.

Cooper Mfg. Company
Bennington Vermont



From Now until JULY 1st—NOT LATER

THERE is no more useful garden material than what are known as Dutch Bulbs, Hyacinths, Tulips, Narcissi, Crocus, etc. They give for a small outlay of time and money an abundance of flowers in the house from December until April, and in the garden almost before the snow is off the ground in the spring until the middle of May. These bulbs are grown almost exclusively in Holland, and in enormous quantities, where they are sold at very low prices. Usually they pass through the hands of two dealers, and more than double in price before reaching the retail buyer in America.

By ordering from us **now** instead of waiting until the fall, you save from 20 to 40 per cent. in cost, get a superior quality of Bulbs not to be obtained at any price in this country, and have a much larger list of varieties to select from.

Our orders are selected and packed in Holland, and are shipped to our customers in the original packages immediately upon their arrival from Holland, perfectly fresh, and in the best possible condition.

If you wish to take advantage of our very **low prices**, we must have your order **not later than July 1st**, as we import Bulbs to order only. They need not be paid for until after delivery, nor taken if not of a satisfactory quality. (References required from new customers.) Our import price-list, the most comprehensive catalogue of Bulbs published, is now ready, and may be had for the asking.

A FEW OF THE PRICES

	Per 100	Per 500
Fine Mixed Hyacinths	$3 00	$14 00
Fine Mixed Tulips	80	3 50
Extra Fine Mixed Tulips	1 00	4 50
Narcissus Poeticus	70	3 00
Double Daffodils	1 75	8 00
Narcissus Bicolor Empress	2 50	11 50
Narcissus Emperor	2 75	12 00
Narcissus Golden Spur	2 25	10 00
Narcissus, Mrs. Walter T. Ware. Splendid free flowering	2 50	10 00
Spanish Iris, Splendid Mixture	45	1 75

ELLIOTT NURSERY CO. **PITTSBURGH, PA.**

One thing the wise college girl knows. Karo makes dandy fudge, butter-scotch and taffy—and that she can't get the same goodness and flavor without it. It is a pure, wholesome sweet for all cooking and table uses—and agrees with everybody.

Karo

CORN SYRUP

Eat it on
Griddle Cakes
Hot Biscuit
Waffles

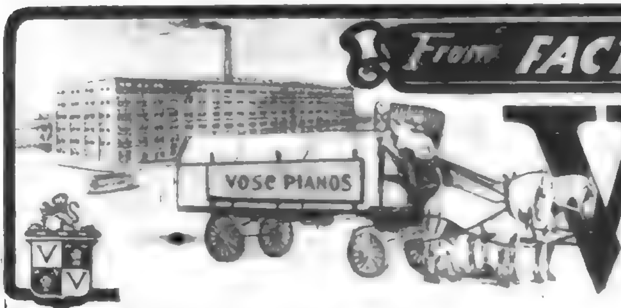
Use it for
Ginger Bread
Cookies
Candy

Send your name on a post card for Karo Cook Book—fifty pages, including thirty perfect recipes for home candy making.

Corn Products Refining Company
Dept. G NEW YORK P. O. Box 161

From FACTORY to HOME

Vose PIANOS



Direct From Our Factory To Your Home

THE **Vose** is the ideal home piano. Over 65,000 can now be found in music loving homes. We deliver, when requested, direct from the factory, free of charge and guarantee perfect satisfaction.

Liberal allowance for old pianos and time payments accepted

The **tone, touch** and **magnificent wearing qualities** of the

Vose Pianos

are only explained by the exclusive patented features, the **high grade** material and superb workmanship that enter into their construction.

FREE—If you are interested in pianos, let us send you our beautifully illustrated catalogue, that gives full information.

VOSE & SONS PIANO CO.
159 Boylston Street, Boston, Mass.

THE FIDELITY AND CASUALTY CO.
OF NEW YORK
1876 1910
GEORGE F. SEWARD, President
ROBERT J. HILLAS, Vice-President and Secretary

- FIDELITY
- LIABILITY
- ACCIDENT
- HEALTH
- STEAM BOILER
- ELEVATOR
- PLATE GLASS
- BURGLARY
- FLY WHEEL

The experience of this Company under its liability policies covering 25,000 accidents a year has been studied in order to determine what industrial accidents are preventable. From such data and from data gathered from other sources, we believe that fully sixty per cent. fall within the preventable class.

How these accidents may be prevented is told in a pamphlet of about 200 pages, prepared by us.

A first edition of thirty thousand copies has been exhausted. A copy has been sent without charge to each of the Company's industrial policy-holders.

A second edition of twenty thousand copies is now in press.

The price to the public is nominal—twenty-five cents. A copy will be sent on receipt of remittance.

CAPITAL, **$1,000,000** SURPLUS, **$2,564,229.90**

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$10 TRUNKS

Sizes 32 in., 34 in., 36 in.
All parts riveted, cloth lined, two trays.

TRUNKS that will stand the rough handling of the baggage-smasher—that are of modern design and fitted with all the latest improvements—that are pleasing to the eye and of a classy finish and

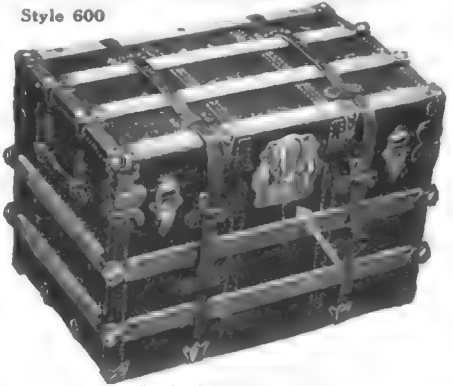
THAT DO NOT MAKE A BIG DENT IN YOUR POCKETBOOK.

G & S TRUNKS combine all these requirements and are **the only High Grade TRUNKS in the market** sold at popular prices.

The U. S. Government has set the seal of approval on the **G & S TRUNK** by adopting it as the standard for army use.

The **TRAVELERS HARDWARE COMPANY** registers each TRUNK sold and its certificate is a practical assurance that the Trunk must give satisfaction.

Style 600



G & S TRUNKS

are sold by reliable dealers in every locality. If your own TRUNK man does not carry them, **send us his name and your own and we will mail you our booklet of TRUNKS and PRICES; also a**

SPECIAL FREE SOUVENIR
in the form of a neat and attractive
Celluloid Memo Tablet

Never accept a TRUNK until you have seen on it the G & S Trademark and the Travelers Casualty Certificate.

L. GOLDSMITH & SON MAKERS TRUNKS NEWARK, N.J. G&S

L. Goldsmith & Son

Address us carefully at
No. 8 Cherry St., Newark, N. J., U. S. A.

The Largest Exclusive TRUNK Factory in the World.

BABIES REVEL IN IT!

Mennen's Borated Talcum **Toilet Powder. Soothing. Comforting. Allays irritation.** Prevents **chafing.** For **Mother's** use also. **Substitutes rob you. Insist** on **Mennen's.** Sample box for 2c stamp. Try **Mennen's** (Borated) **Skin Soap,** (blue wrapper). Especially prepared for the Nursery. No samples. *Sold for 25c Everywhere or by Mail.*
Gerhard Mennen Co., **Newark, N. J.**

When You Buy

Toilet Paper, you owe it to yourself and family to demand the cloth-like

Sani-Tissue

toilet paper, because it is thoroughly impregnated with Canada Balsam, which has distinct healing and soothing properties.

Insures a comfort, worth much more than it costs.
10 cents East and 15 cents West of the Mississippi.

Scott Paper Co. **625 Glenwood Ave. Philadelphia**

A free sample packet on request—send Dealer's name.

THE PEERLESS MOTOR CAR COMPANY

ANNOUNCES THAT THE NEW MODELS FOR 1911 WILL BE READY ON JULY 1ST NINETEEN HUNDRED TEN · IN FOUR AND SIX CYLINDER TOURING CARS LIMOUSINE · LANDAULET · CLOSE COUPLED · PONY TONNEAU · AND ROADSTER · & FOUR CYLINDER TOWN CAR IN LIMOUSINE & LANDAULET

CATALOGUE "M" SENT ON REQUEST
PEERLESS MOTOR CAR COMPANY
2441 EAST 93RD STREET · CLEVELAND · OHIO

1852–1910 Half a Cen

The Studebaker "40"

If there existed any car representing higher development or greater value than the Studebaker "40," its name would still be Studebaker.

Because the same determination to produce only the best, regardless of cost; the same inflexible policy for the past half century of employing the best talent procurable, that has made the STUDEBAKER COMPANY the largest of its kind in the world, is **concentrated upon the refinement of this car.**

If the industries of steel and other metals —of paints—of leathers—could produce better materials than go into the STUDEBAKER "40," this car would have them—**and have them first.**

Because our purchasing agents are seasoned viduals, are inadequate and unimportant when compared with these tests.

If greater engineering talent or a higher grade of manufacturing skill could produce a better car than the STUDEBAKER "40," **this car—and this car in particular**—would have the added benefit.

Because the extensive facilities and the enormous output of this Company demand the best talent in the world and if there was anything better than the STUDEBAKER talent this Company would buy it.

The STUDEBAKER-GARFORD "40," as a

tury of "Making Good"

experts back of whom are years of experience—back of whom are the STUDEBAKER laboratories for scientific testing—and back of whom are **the well-known Studebaker resources to command the best**—investigations by lesser concerns or individual well-balanced, luxurious, dependable car, fittingly represents the enterprise, integrity and skill that has made the STUDEBAKER interests the largest concern of its kind in the world, **and all the Studebaker responsibility stands squarely back of it.**

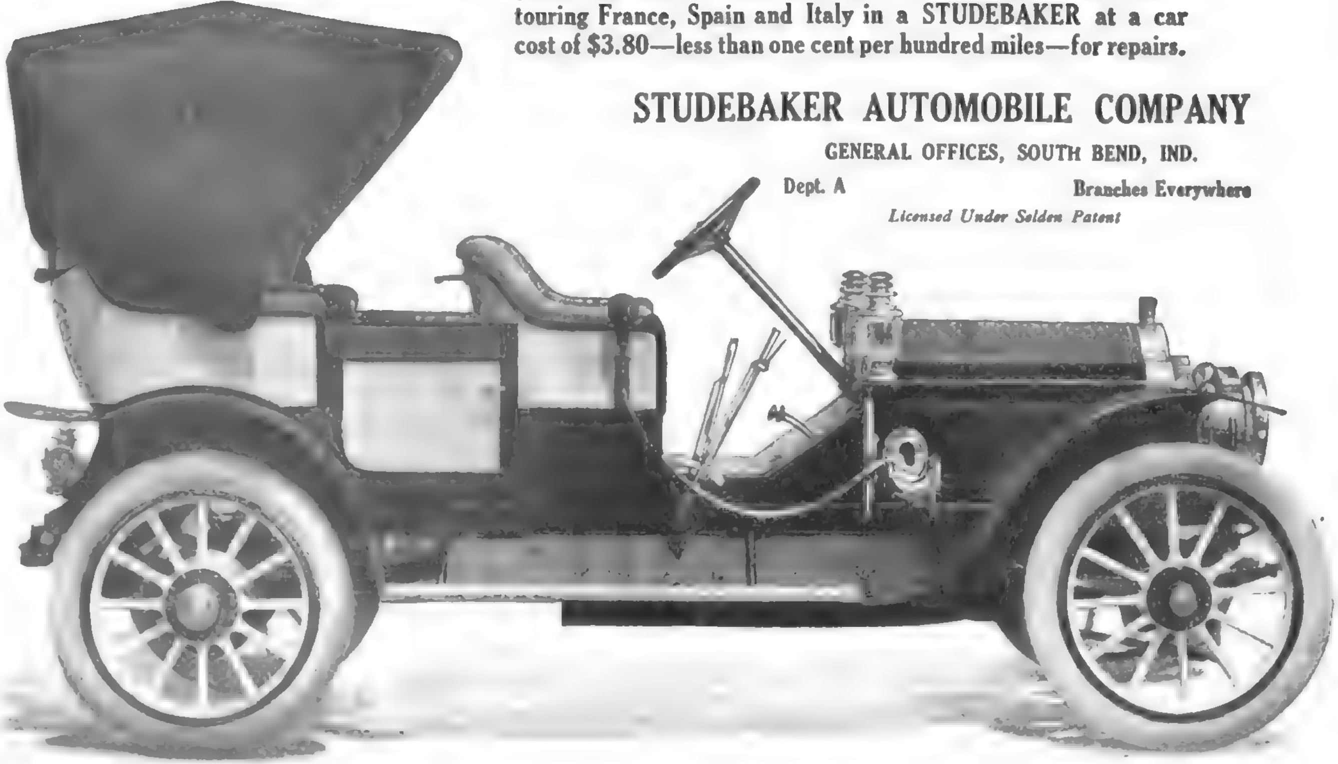
Send for a copy of the "Motorist's Log Book" (with maps), giving the actual experience of a prominent motorist while touring France, Spain and Italy in a STUDEBAKER at a car cost of $3.80—less than one cent per hundred miles—for repairs.

STUDEBAKER AUTOMOBILE COMPANY

GENERAL OFFICES, SOUTH BEND, IND.

Dept. A Branches Everywhere

Licensed Under Selden Patent



You Can do it with a REO

Top and Mezger Automatic Windshield extra. Four-cylinder Roadster same price, $1250.

Reo the price is $1250—but it is not a $1250 car

Imagine, for a moment, that the price of the Reo is $3000.

Isn't it the kind of car you want? Don't you want a four-cylinder car of fifty-miles-an-hour (which means plenty of power for grades and hills), a highly-developed smooth-running engine, quiet, off like a thorough-bred as soon as you open the throttle, reliable to the last degree of sureness, handsome, roomy, comfortable.

And then, if somehow it can be managed so that you can get this car for $1250, won't you be mighty glad to get it?

And then again, when you own that car, and find that it wears out tires just about half as fast, uses far less gasoline, and costs less for repairs, than other cars you know of—won't you be mighty glad?

That's the exact fact about the Reo. How and why is a rather long story—told clearly in the Reo catalogue. The short way to prove it is to go out in a Reo. You can see quickly that the Reo is that kind of a car.

Get next to a Reo dealer and let him "Prove it with a Reo." Send, anyway, for the Reo catalogue.

R M Owen & Co Lansing Michigan General Sales Agents for Reo Motor Car Co

Licensed under Selden Patent

Prince of Overlands

The Marion-Overland is the finest model of the most successful line of automobiles in America.

Overland cars are now in wider demand than any other cars in existence. The average sale to users is over $200,000 per day.

They are so simple, so economical, so trouble-proof, that, in 28 months, Overland cars have reached the pinnacle place in motordom.

The finest production of the Overland engineers means the leading car of the leading line. One can hardly expect to excel it.

Imagine This Car

This year we are selling for $1,000 a large and powerful car, with 25-horsepower and a 102-inch wheel base. For $1,250 we are selling a 40-horsepower Overland in roadster style, with a 112-inch wheel base.

Our enormous production and automatic machinery enable us to give more than anyone else for the money.

Imagine then what the Marion-Overland gives for $1,850. The price includes headlights, magneto and Prest-O-Lite tank, in addition to the usual equipment.

The Car We Feared

We bought this car about a year ago because it was the only car we feared. Its makers had invented some immensely desirable features which no other car possessed. We needed these features, and we needed the men who built them.

Since then we have brought to bear on the car all the advantages of our great organization. The resulting car, in many important respects, is superior to any other car on the market.

There are a dozen models in the Overland line. You will find one of them just your sort of car—the most desirable car its price can buy—a car that deserves its immense popularity.

But if you want to see the utmost that we can produce, let our dealer show the Marion-Overland.

If you will cut out this coupon and check the information wanted, we will send you all the facts. We will also refer you to the nearest of our 800 dealers. You should know the cars which outsell all the rest.

F 93

The Willys-Overland Company
Toledo, Ohio

Please send me information about
Passenger Cars ☐ ***Delivery Cars*** ☐
Marion-Overlands ☐

____
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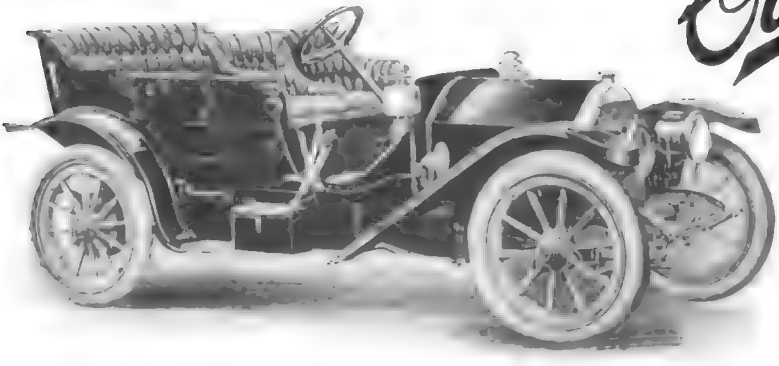
The Overland



Cut shows one style of the Marion-Overland —price, $1,850. Other Overland models $1,000 to $1,500—gas lamps and magneto included.

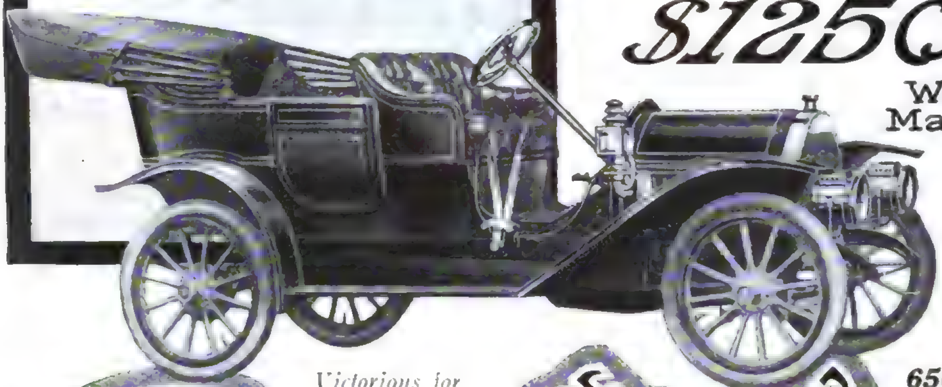
Licensed Under Selden Patent

(76)

The Car That Satisfies

$1250

With Magneto



Victorious for Three Years

Regal "30"

We are building 6500 Regals for 1910. Every one of them "Good as the wheat."

Satisfies in Price, Style, Performance, Reliability and Low Cost of Running

A strictly high grade machine—107 inch wheel base; Sliding Gear Transmission—three speeds forward and reverse; Cone Clutch; every feature strictly up-to-date. A wonder for endurance. $1250 with Remy high tension Magneto. Highest quality at a rock-bottom price.

As to style. Do you like the illustration? The Regal "30" is better than the illustration.

Let us consider Reliability and Performance together, one proves the other.

August, 1909, without any special preparation the first 1910 Regal "30"—christened the Regal "Plugger"—dashed across the continent from New York to San Francisco, 4031 miles in thirty days without repairs or replacements. Still holds the touring car record between the points named.

This same identical Regal "Plugger" has since been driven 11,281 miles as a demonstrator—[illegible] miles to its credit without repairs.

April 11, 1910, the sturdy Regal "Plugger," as a further test of reliability, started on a 5000-mile "Around-the-Circle" tour, passing through fourteen states and stopping at 64 cities. And it will make good because the Regal is built that way. Would you ask your car to do more?

How about cost of running? Here's the experience of two physicians.

O. G. Freyermuth, M. D., San Francisco, writes: "In six months have covered 4000 miles over mountains and all types of roads. Cost of maintenance less than a horse."

F. S. Griffin, M. D., Mansfield, Mass., writes: "Have averaged over 2,000 miles a month for six months. Consider the Regal '30' the sturdiest quietest and least expensive to maintain of all moderate-priced machines."

After reading these FACTS, doesn't it seem as if the Regal "30" is just the car for you? Is there any point on which you want further light? Write us, or see the Regal dealer.

Just Sign and Mail

Regal Motor Car Co
Detroit
Everybody's
Please mail Catalog to
Name ....
Address ....

REGAL MOTOR CAR CO.
Detroit, Mich.
Licensed under the Selden Patent

Canadian Trade supplied by the REGAL MOTOR CAR Co. of Canada, Ltd.,
Walkerville, Ontario.

PRACTICAL DEMONSTRATION

THE Columbia Multiple Battery is not an experiment. Before it was put on the market it was subjected to every practical test in automobiles, motor-boats and stationary engines. Since then, its superiority as a complete source of ignition* has been proven on the road, on the water, and in the shop. The examples below are but a few of many showing that perfect service, economical service and freedom from ignition troubles will be yours if you use

COLUMBIA MULTIPLE BATTERIES

The Supreme Test of Taxicab Service

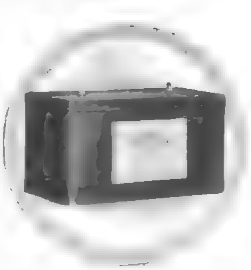
On one of three cars in severe and continuous taxicab service, the Columbia Multiple registered 13,500 miles—the other two over 10,000 each. On all it was used as the sole source of electrical supply, and gave perfect service with no attention or trouble of any sort.

Perfect Ignition on a 35-ft. Motor-boat

A 35-ft. cruiser, with 4-cylinder engine ran on the Columbia Multiple through Lakes Erie, St. Clair, Huron, and Georgian Bay, with perfect ignition and no sign of exhaustion. The distance—1200 miles—would equal fully 5000 in an automobile on account of its greater speed.

1500 Hours on a Stationary Engine

The Columbia Multiple supplied perfect ignition to a shop-engine in a well known gas-engine works from January 20, 1909, to August 15, 1909, running ten hours a day—1500 hours of reliable ignition for $5.00 or $6.00. Compare this with other sources in point of economy.



The Test of Actual Comparison

A 40-h.p. Olds Palace Car made an extended run through the White Mountains. It carried magneto, and Columbia Multiple as auxiliary. The owner switched from one to the other without regard to hills, speed or other conditions. The only difference was that the Columbia showed more advance in the spark, cost far less and was not subject to the many ignition troubles of mechanical generators.

Test the Columbia Multiple for Yourself

The few illustrations given here show what hundreds of users are demonstrating every day. Test it out for yourself. If you are using a storage-battery for your car or boat, try the Columbia Multiple and compare cost per mile of service. Note also its advantages for primary sparking or auxiliary service; its strength, simplicity and long life; its freedom from sulphuric acid, complicated mechanical parts and other sources of trouble with storage-battery and magneto; and finally that it gives warning of exhaustion 100-200 miles ahead.

*Columbia Multiple Batteries are not only the best complete source of electrical supply, but are **superior to all other batteries for primary sparking or auxiliary service.**

Sold by leading automobile and electrical supply houses and garages everywhere. If your dealer does not handle, write us direct, giving his name.

Price $5.00 ($6.00 west of the Mississippi River).

Interesting Descriptive Booklet sent free for the name of your dealer. It contains valuable information for every owner of an automobile or motor-boat.

Diagrams furnished free, showing Multiple Series method of wiring for those whose battery boxes will not permit the use of Columbia Multiple Battery.

NATIONAL CARBON CO.
Largest Battery Manufacturers in the World
2009 W. 117th Street Cleveland, Ohio

End Your Tire Delays

and add to your motoring pleasures by using the tires least likely to require changing, and the best means of tire-changing when required——

Firestone Tires and

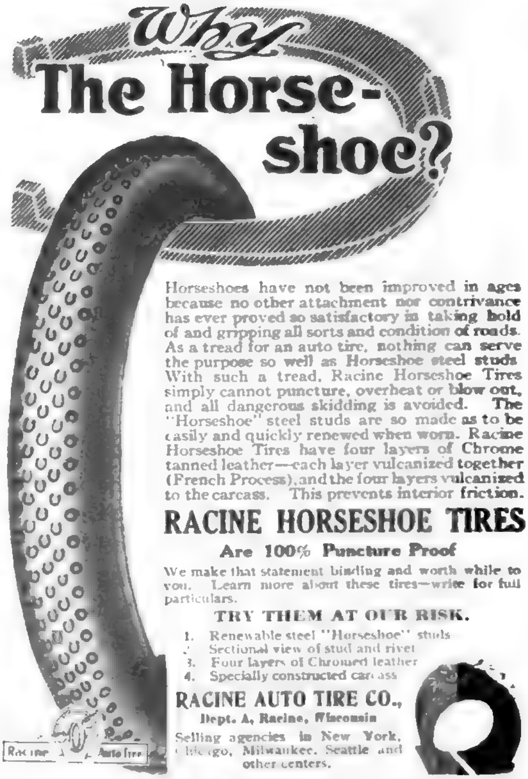
Quick-Detachable Demountable Rims

Firestone Demountable Rims provide for carrying your spare tires inflated, ready to substitute rim and all for injured tires, without loss of time, hard work or tire-pumping.

The Firestone quick-detachable feature does away with the lug or staybolt nuisance of old-style clincher rims and makes easy work of repairing the tire.

Find out from your Dealer how
little they cost and how much
they save; or write us.

The Firestone Tire & Rubber Co.
"America's Largest Exclusive Tire Makers"
Akron, O. and all Principal Cities



Horseshoes have not been improved in ages because no other attachment nor contrivance has ever proved so satisfactory in taking hold of and gripping all sorts and condition of roads. As a tread for an auto tire, nothing can serve the purpose so well as Horseshoe steel studs. With such a tread, Racine Horseshoe Tires simply cannot puncture, overheat or blow out, and all dangerous skidding is avoided. The "Horseshoe" steel studs are so made as to be easily and quickly renewed when worn. Racine Horseshoe Tires have four layers of Chrome tanned leather—each layer vulcanized together (French Process), and the four layers vulcanized to the carcass. This prevents interior friction.

RACINE HORSESHOE TIRES

Are 100% Puncture Proof

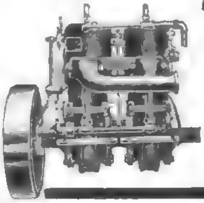
We make that statement binding and worth while to you. Learn more about these tires—write for full particulars.

TRY THEM AT OUR RISK.

1. Renewable steel "Horseshoe" studs
2. Sectional view of stud and rivet
3. Four layers of Chromed leather
4. Specially constructed carcass

RACINE AUTO TIRE CO.,
Dept. A, Racine, Wisconsin

Selling agencies in New York, Chicago, Milwaukee, Seattle and other centers.



We have done away with the old-time method of distributing

Tuttle Marine Engines

and have adopted an up-to-date selling plan which enables us to name the users of gasoline engines a very attractive price. Write for full particulars. It will pay you.

D. M. Tuttle Co., 13 State St., Canastota, N.Y.
Boston Office: 70 Long Wharf
Metropolitan Office: City Island, N. Y.

ROWBOATS $20 UP

20 DIFFERENT DESIGNS

Can ship immediately in any quantity. Need No Boat House. Never Leak, Rust, Check, Crack or Rot. Every boat has water-tight compartment, so cannot sink. Demonstrator Agents Wanted in Every Community. Write for Free Illustrated Catalog and Special Prices.

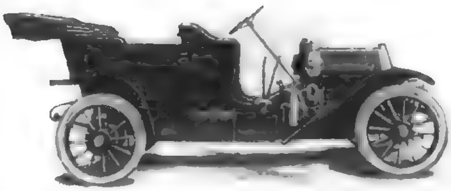
Michigan Steel Boat Co. 114 Bellevue Ave., Detroit, Mich.

BEAUTIFY AND PROTECT YOUR GROUNDS

With STEWART'S IRON FENCE. Cheaper than wood, lasts a lifetime. Catalog or Special Designs sent on request. We also make Iron Vases, Settees, Fountains, etc.

Agents Wanted Everywhere

THE STEWART IRON WORKS CO.
1711 Covington St., Cincinnati, Ohio
The World's Greatest Iron Fence Works



"It Never Lays Down"

A Standard Car at Half the Standard Price—The Great Western "30"—$1600

Every feature of the noiseless Great Western is standard. There is not an experimental or untried—not a freak feature on the car.

Its difference lies in the refinement of design—the use of special metals for adding strength and reducing weight. Fifteen years of motor building is back of the power plant. At the shows the Great Western "30" was not a **sensation,** but a revelation.

A great big noiseless, easy-riding—comfortable aristocratic car—at a low original cost, and a marvel in lowness of cost of upkeep. Read the specifications. Write for literature and a demonstration.

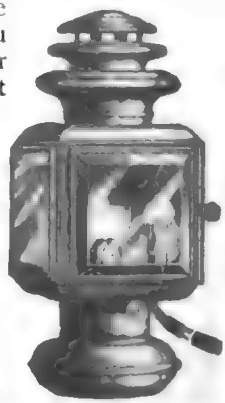
Great Western 30

HORSE POWER—30 four-cylinder, water-cooled, five bearing crank shaft. 4¼-inch bore, 5-inch stroke.
TRANSMISSION—Sliding gear, selective type, three speeds forward and reverse. Locking device. Timken bearings.
SHAFT DRIVE—Enclosed in tubular housing.
CLUTCH—Cone type. Underneath a composition face that insures smoothness and efficiency.
REAR AXLE—Semi-floating with bevel gear and pinion drive.
FRONT AXLE—Drop forge I-beam section, special steel in a single piece with spring seats forged integral. Tubular wide treads for Southern use.
DROP FRAME—Pressed steel with sub-frame, narrower in front to permit of short turns.
WHEEL BASE—112 inches.
TREAD—56 inches or 60 inches.
WHEELS—34 artillery type, quick detachable rims.
FRONT SPRINGS—38 inches, semi-elliptic
REAR SPRINGS—42 inches, ¾ scroll elliptic.
BRAKES—Two, separate—internal expanding, external contracting, operating on pressed steel drum.
BODY—Five passenger, roomy tonneau, divided front seats.
COLOR—Deep coach blue, elegantly finished and upholstered.
GASOLINE CAPACITY—17 gallons.
LUBRICATION—Gear-driven, mechanical oil-pump integral with crank case.
COOLING—Radiator with gear-driven, centrifugal pump, ball-bearing detachable fan.
CONTROL—Spark and throttle levers on top of steering wheel. Foot accelerator.
EQUIPMENT—Magneto, five lamps, generator, tool box, robe rail, horn, full set of tools and tire repair kit.

GREAT WESTERN AUTOMOBILE COMPANY - Peru, Ind.

The Motorist's Lighting Problems Are Solved in Solar Lamps

For every motor vehicle need there is a Solar—and it's the quality lamp for the purpose. Solar quality persists throughout the line. It is as strong in the smallest side and tail lamp as in the largest headlight.



Why take ordinary lamps when the manufacturer will furnish Solars if you insist? The manufacturer knows their value as well as you do, but they cost him a little more. They're built for *you*—not for him. Then there are special, unique Solar Lamps for special needs of the Motorist.

There's the Solar combination oil and electric side and tail lamp—the only satisfactory solution of that end of the lighting problem.

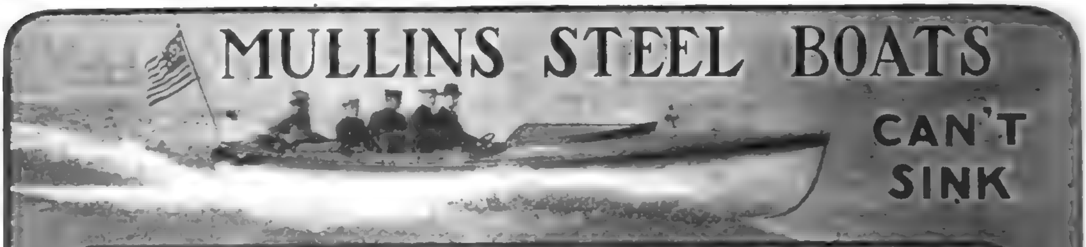
There's the Solarclipse, the two-ray light projector, giving you in one lamp a searchlight beam and a nearby illumination.

There's the Solar Raydeflector, rapidly driving single-focus headlights out of use.

There's ——

But send for our full descriptive catalog. It's free, and it's one of the most interesting booklets the motorist can read.

Badger Brass Mfg. Co. Kenosha, Wis.
New York City



MULLINS STEEL BOATS

CAN'T SINK

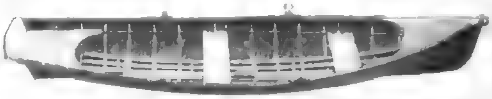
SAFE, FAST AND DURABLE

Mullins Boats are built of smooth steel, puncture-proof plates with air chambers like a life boat. They glide through the water easily. Cannot sink, crack, warp, open at the seams, dry out or wear out. Require no calking. Above illustration shows our 26-foot, 40 h. p. launch, with auto seats and control, in Government service. Speed, 17 to 19 miles. Price, with cushions, $1250.

MULLINS $110 LAUNCH the lowest priced, **good** launch built. Our most famous model. Thousands in use. Engine, hull and fittings same quality as our larger boats. Sold under same guaranty. A staunch, noiseless, speedy, reliable launch at the lowest price ever quoted.

Greatest Values Ever Offered

Six other models, 16 to 24 feet. 3 to 20 h. p. All have 2-cycle engines that **can't backfire**, silent underwater exhaust, one-man control, inside stuffing box, outside gasoline intake, improved carburetor and reversing device, and many other exclusive features.



14-ft. Prince Row-Boat. Price complete with Oars, $34.00.

CATALOG FREE! Big 1910 Catalog describes all launches, also full line of Row Boats, Hunting and Fishing Boats, Marine Engines and Accessories. Write for it.

THE W. H. MULLINS CO., 104 Franklin St., Salem, Ohio
Largest Boat Builders in the World.

STYLE
ECONOMY

FIT
COMFORT

WATERPROOFED LINEN
LITHOLIN

Never Wilts

Never Frays

The Litholin Waterproofed Linen Collar

Same style, same dull finish you've always worn

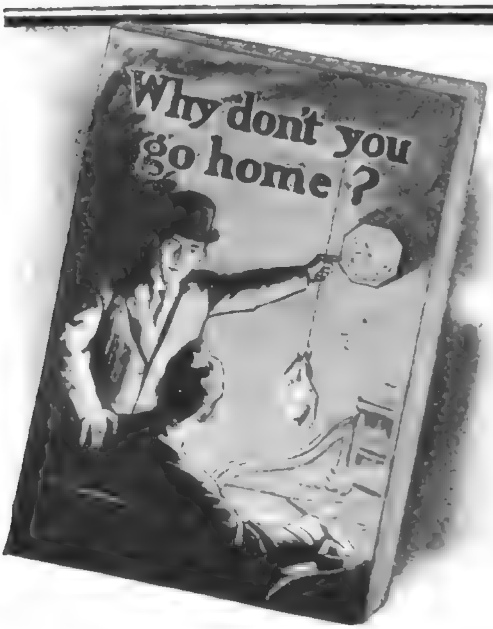
THAT'S the great charm about Litholin goods—no one notices any difference, except that you look neat when other men's linen is "under the weather," or, "the worse for wear." And so soon as you adopt "Litholin" you save *daily*. Nothing "shrinks in the wash" but the bill. You cut that down and you can bank the savings. Four collars and two pairs of cuffs, costing $2.00, will carry you through the year. What you pay now is at least $16.00. Figure it out—cost and washing.

Collars 25c. **Cuffs 50c.**

Beware of Imitations and Substitutes.

If not at your dealer's send, giving size, number wanted, with remittance, and we will mail, postpaid. Booklet of styles free on request.

THE FIBERLOID COMPANY - 7 Waverly Place, New York


Why don't you go home?

Have you been working nights?

NINE chances out of ten (if you have) it has been to catch up accounts on sales already done and past. It has to be done, but it is the drag and bane of business to the boss and to the clerk. Hope, progress—success lies in giving our minds to the present and the future sale—*not* what's past. This little book of 48 pages is prepared to show every retailer from the shoemaker up (large and small) how he can save time, money and worry in taking care of his business records. It takes six minutes for you to "Bookkeep" 10 average sales slips—this book tells you how to "bookkeep" 60 in the same time. It shows just as great savings in handling *all* accounting work.

If You Want Help Ask for It

This Book Free

It helps get Daily Record of Sales by clerks; Comparative Cost and Selling Price; Records of Earnings and Expense by lines or departments; Outstanding Accounts; C. O. D. Orders; Daily Cash Balance; Guaranteed Proof Daily Postings; Monthly Statements (accurate); Stock Records and Inventories; Trial Balances; Checking Invoices, Bills, etc.; Auditing Cash Book and Ledger, etc.

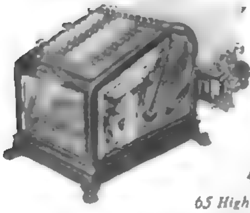
This is a simple, practical book, gleaned from what thousands of wide-awake retailers are doing—not a theory. It shows plans of great usefulness without a Burroughs, and shows, also, how invaluable in your day's work you would find a

BURROUGHS

(Nine out of every ten adding and listing machines sold are Burroughs)

Bookkeeping Machine

It is far more essential to the average retailer than a typewriter, that is, it can help him in so many *more* things that he does every day (or night). Let us know about your business and we can tell you just which one of our 65 machines will best serve you. Besides we always give Burroughs' users extra services. We are spending $100,000 a year to investigate successful business methods in accounting, and then we publish the results that is *live* business and makes the value of a Burroughs grow more every day. Use your letterhead or this coupon and get the *above* book.



Burroughs Adding Machine Co.
45 Burroughs Block, Detroit, Michigan
65 High Holborn, W. C., London, England

Bradley & Edwards, General Store, Lapine, Ala., Pop. 200, use a No. 3 Burroughs for records in Earnings, Expenses, Sales and Costs, Checking Invoices.

Paragould Lumber Supply Co., write: "Took 225 account balance sheets in 35 minutes."

BURROUGHS ADDING MACHINE CO.
45 Burroughs Block
Detroit, Michigan

Please send me your 48-page book of Burroughs Short-cuts for Retailers, entitled, "Why Don't You Go Home?"

Name..

Address..

Position..

Business..

Number Employed..

Book, "Better Day's Work," 192 pages, many short cuts for large business, free, if requested.

1107-A

Ev. June, 1910.

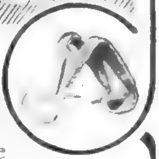
LABLACHE
FACE POWDER

SUMMER DELIGHTS
are enjoyed by thousands of women who are immune from complexion worries. They are the users of **Lablache.** They are recognized by faces free from wrinkles—that are never shiny or disfigured by exposure to the elements, and a skin always smooth and velvety.

Refuse Substitutes. They may be dangerous. Flesh, White, Pink, or Cream, 50c. a box, of druggists or by mail *Send* 10c. *for sample box.*

BEN. LEVY CO.
French Perfumers
Dept. 8, 125 Kingston St., Boston, Mass.

"TWIN GRIP"
PAPER FASTENERS
Small, smooth, strong, safe.
Top, bottom and middle papers held with equal security.
Send for free samples. 5 sizes
The DeLong Hook & Eye Co.
Philadelphia



HEALTH MERRY GO ROUND
MAKES HAPPY, HEALTHY CHILDREN
who prefer to stay at home and enjoy themselves rather than play on the streets. Operated by children themselves; the movement not unlike that of rowing, brings every muscle into play. Most healthful form of outdoor exercise; keeps lungs inflated, develops sturdy bodies, strong arms, straight backs, broad shoulders. Makes children studious. You owe the children this delightful pleasure—you'll save it in doctor bills. Inexpensive, simple, absolutely safe; no cogs or complicated gears to catch and tear clothing. **Not a toy, but a real Merry-Go-Round.** Will last for years. Full particulars and handsomely illustrated booklet free on request.
HEALTH MERRY-GO-ROUND CO., Dept. A8 QUINCY, ILLINOIS

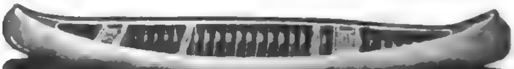
IMPROVES THE FIGURE.

THE BEST
"APENTA"
NATURAL APERIENT WATER

BOTTLED AT THE SPRINGS, BUDA PEST, HUNGARY.

MEXICAN PARROTS
$4.75
Tame, hand raised Mexican Red-heads $4.75 each. Mexican Double Yellowheads $9.75, if ordered before September 1st. Other varieties at low prices. Live arrival guaranteed and each Parrot
Guaranteed To Learn To Talk
Strong Parrot cage, 12 inches in diameter, $1.50; 14 inches, $2.50. Complete book on Parrots 25 cents. Illustrated catalog free if you mention this magazine. Address
IOWA BIRD CO., Dept. D, Des Moines, Ia.

GRAY MOTORS
6 HORSE POWER COMPLETE $94
1, 2 & 3 Cylinders, 3 to 30 H.P
Absolutely Guaranteed by a Responsible [illegible]
Write for complete catalog today--tells all about how these high grade motors are built in the LARGEST PLANT IN THE WORLD devoted exclusively to the manufacture of 2-cycle motors. GRAY MOTOR CO., 78 Leib St., Detroit, Mich.



Best grade cedar canoe for $20
We sell direct, saving you $20.00 on a canoe. All canoes cedar and copper fastened. We make all sizes and styles, also power canoes. Write for free catalog giving prices with retailer's profit cut out. We are the largest manufacturers of canoes in the world.
DETROIT BOAT CO., 114 Bellevue Ave., Detroit, Mich.

Price
$12.00
AT FACTORY

SAVE ROOM
Most convenient and practical low-priced Type writer Stand on the market. Made of selected Oak, fine golden finish, 44 in. long, 24 in. wide; Pedestal 30 in. high; 3 drawers and extension slide; Paper Cabinet with shelves 14x8x1½ in.; Cabinet has roll curtain front and copy holder. Order from dealer if he has it or will get it; otherwise from us. Do not accept a substitute; no other Typewriter Stand is "just as good."
Ask for Catalog by Number Only
No. 218—Office Desks, Chairs, Files, Book Cases, etc. **No. 418**—Upholstered Furn Rockers, Davenports, Couches, Settees.

We also make School, Church and Opera Seats, Lodge Furniture

E. H. STAFFORD MFG. CO., 242 Adams St., Chicago, Ill.

Quality
Excellent

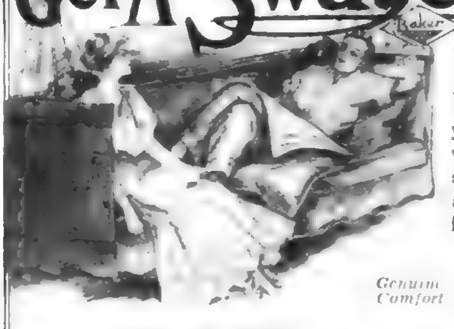
ANTI-CRANK
LACKA-MOTORS

$75 UPWARD FOR THE BEST

2 to 25 H. P. for all boats
THE WORLDS SIMPLEST
Installed Operated by anyone.
Complete Outfits ready for Rowboat or Schooner. GUARANTEED. TWELVE YEARS building, perfecting, success with THE ONE TYPE. Write to Originators of VALVELESS for new "MARINE BOOK" a liberal Educator to all, free.
LACKAWANNA MFG. CO., 44 COLDWELL ST., NEWBURGH, N. Y.

Salesmen Wanted
Travelin• Salesmen earn from $1,000 to $10,000 a year and expenses. Over 600,000 employed in the United States and Canada. The demand for good Salesmen always exceeds the supply. We will teach you to be one by mail and assist you to get a good position. We maintain the largest **FREE EMPLOYMENT BUREAU** in the world and continually receive calls for Salesmen. We have assisted many men to secure good positions and better salaries, and we can help you. Some of our graduates who formerly earned $25 to $75 a month have since earned from $100 to as high as $500 a month and expenses. Good positions now open. If you want to secure one of them and increase your earnings, our free book *"A Knight of the Grip"* will show you how. Write (or call) for it to-day. Address nearest office
Dept. 411, National Salesmen's Training Association,
Chicago, New York, Kansas City, Minneapolis, San Francisco, Atlanta.

Get A Swaycott For Your Porch



Genuine Comfort

IT is a hammock, a swinging settee and an out-door bed all in one — the most useful and comfortable article of porch furniture you can imagine. Holds four people easily, enlarging the capacity of your porch. The "Swaycott" is made of extra heavy, fast-color canvas in dark green, dark red and khaki; has an elastic, non-sagging steel spring; tufted and comfortable sea moss mattress; wind guards (back and front); back rest; magazine pockets, etc. Everything complete for one price—no extras to buy and increase the cost.

GUARANTEED FIVE YEARS

THE "Swaycott" is built so well and of such good material that we guarantee it to give good service for at least five years. If the spring or frame breaks within that time, send it to us, at our expense, and we will replace it with a new spring or frame and prepay transportation charges to you.

SATISFACTION ASSURED

YOU can order a "Swaycott" from us with this understanding: When you get the "Swaycott," put it up on your porch; after a week's trial, if not perfectly satisfied, return it to us and get your money back.

We have been in the manufacturing business since 1870. References: Any bank, trust company, commercial agency or express company, anywhere.

COSTS ONLY $10

TWO dollars a year is a small sum to pay for as much comfort as you will get from a "Swaycott." We prepay transportation charges and guarantee safe delivery. Specify color desired and send us draft or money-order for $10 ($12.50 west of the Rockies). Descriptive Booklet A4 sent on request.

If undecided about ordering, please read this advertisement once more and particularly note our guarantees.

We make Play Tents, Lawn Tents, Camping Tents—Tents for all purposes. Write for prices.

BAKER & LOCKWOOD MANUFACTURING COMPANY, 613-623 Wyandotte St., Kansas City, Missouri.

NOT in any MILK TRUST

Original and Genuine

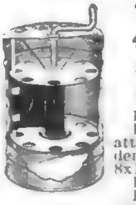
HORLICK'S MALTED MILK

The Food-Drink for all ages.
Better than Tea or Coffee.

Rich milk and malted grain extract in powder. A quick lunch. Keep it on your sideboard at home.

Others are Imitations—Ask for Horlick's—*Everywhere.*

HAYDEN $1 FILM TANK



Takes all Sizes up to 4 x 5. The Best, Simplest and Most Improved Film Tank on the Market. Does Perfect Work.

Hayden's improved film printing frame, 75c.

Hayden's convertible plate frame with postal attachment, 6½x8½, $1.50; 8x10, $1.75. Hayden's convertible plate tank, 2 sizes, 5x7 and 8x10, $3.50 each.

Hayden's tank developer, 6 packages for 25c.

Hayden's dry plates, the best for studio and amateur work.

Send for catalog No. 4, giving full description of our specialties.

A. C. Hayden & Co. **Brockton, Mass.**

U. P. STORES, Montreal, Canadian Agents

Free to Investors

The Investors Magazine

Your name on our mailing list costs you not one penny. But it brings you twice every month a copy of "The Investor's Magazine"—a publication brimful of valuable facts and figures such as every investor needs and wants.

Will you let us inscribe your name on that list? No obligation whatever. Merely send your name and address and this clever little magazine of investment news and information will begin coming at once.

Address Dept. J.-1

S. W. Straus & Co. Inc.
CHICAGO

"Financial Facts"

An 80-Page Book of Intense Interest to Investors

This is the title of a new book just prepared for investors. You will find it interesting, newsy and readable.

It tells you how to choose an investment according to your particular needs. Some chapters are devoted to Hydro Electric Bonds.

These bonds yield 6 per cent. They are safe both as to principal and interest.

They are secured by first mortgage on water powers which cannot be duplicated. The water power alone is worth more than the issue of bonds.

The bonds are issued in denominations of $100—$500—$1,000.

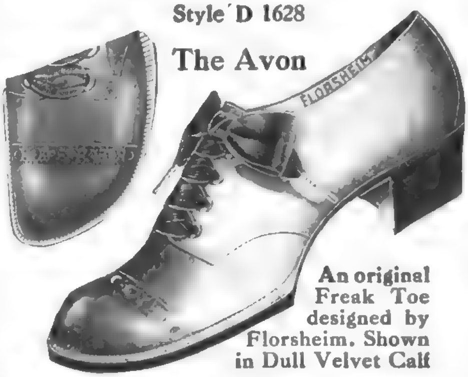
They are issued in serial form.

A sinking fund has been provided for of 4% of the total amount of the bonds then outstanding—this fund is used only to retire the bond issue.

This interesting book has been prepared by J. H. Cameron, who is a recognized authority on the question of investment, and is well known to the bankers of the United States—having been prominently identified with the founding and upbuilding of two of Chicago's leading banks.

Your copy of this book is waiting for you—send for it today.

CAMERON & COMPANY
804 First National Bank Bldg., CHICAGO, ILL.



The Florsheim SHOE

LOOK FOR NAME IN SHOE

Style D 1628

The Avon

An original Freak Toe designed by Florsheim. Shown in Dull Velvet Calf

Ordinary Lasts are responsible for most foot ills. Florsheim "Natural Shape" lasts assist Nature in correcting them.

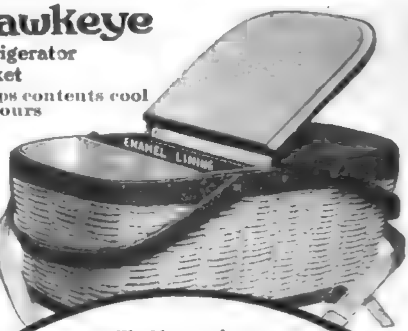
No bruised heels or torn socks in "Hugtite" Oxfords. Just healthy, comfortable feet.

Our booklet, "The Shoeman," shows a number of "Natural Shape" lasts, one of which will suit your taste and fit your foot.

Ask your dealer about the Florsheim Shoe or send $5.25 to cover cost of shoes and express charges, and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

The Florsheim Shoe Company
CHICAGO, U. S. A.



Hawkeye
Refrigerator Basket
Keeps contents cool 24 hours

Would you know the real joy of a lunch out-of-doors? In the park, on the water, in the country? Then get a Hawkeye Refrigerator Basket. You can take all those delightful luncheon dishes in it that you couldn't take before for fear they would spoil. Keeps milk sweet and fresh, butter firm, salads, sandwiches and beverages cool and in perfect condition.

If your dealer cannot supply you, write direct. Prices (delivered east of Rockies): Regular, $3.50, $4.50 and $5.00; DeLuxe $7.50 and $12; Auto $10 and $15. Money refunded after thirty days' trial. Write for our booklet of dainty lunch recipes.

BURLINGTON BASKET COMPANY
41 Main Street, Burlington, Iowa

ANTI-NICOTINE PIPE

"Get the Pleasure Without the Poison" Trade Mark Reg.

The Pipe They Let You Smoke At Home

Looks and colors like meerschaum. Absorbs the nicotine and keeps on tasting sweet. You never had such an enjoyable smoke. Order 3 or More Today.

H. MENGES
The Smokers' Friend
135 Menges Building, St. Louis, Mo.

40c
Three For
$1.00
Sent Prepaid Anywhere
Money Back If Not Satisfactory

PRINT Your Own

Cards, circulars, book, newspaper. Press $5. Larger $18. Rotary $60. Save money. Print for others, big profit. All easy rules sent. Write factory for press catalog, TYPE, paper, &c. THE PRESS CO., Meriden, Conn.

Testimonials from customers.

A merchant writes: "*I never saw a printing press in my life before, but printed good circular first day.*" A pastor writes: "*It helps my church work.*" Young man says: "*I made $12 evenings in one week.*" Also many from railroads, educators, doctors, druggists, photographers, and others.

KOSMEO
TOILET CREAM

KOSMEO CREAM

creates a sun- and wind-proof complexion. Price 50c at all dealers or by mail. Sample of Kosmeo Cream, Kosmeo Face Powder and 64-page book on the complexion and hair sent *free*. Address

Mrs. Gervaise Graham,
1492 Michigan Ave., Chicago.

KOSMEO
TOILET CREAM

Opportunity and good pay await

Intelligent young men and women who learn to operate Elliott-Fisher The Standard Writing-Adding Machine.

The sale of Elliott-Fisher product is increasing so fast that there is more demand for capable operators than we can supply—Elliott-Fishers are used for billing, report work, book-keeping, statistical work, etc., by the Government, in Banks, by Railroads and Commercial business houses of every description everywhere.

Operators of the Elliott-Fisher get good pay and the chance for advancement is excellent because one operator with Elliott-Fisher can turn out as much and ofttimes more work than three clerks in the old way without Elliott-Fisher.

Ask us how you can improve your present position.

Elliott-Fisher

The Standard Writing-Adding Machine writes—adds—subtracts—manifolds—tabulates "Makes Toil Easier" on recording and accounting—posts to the ledger and writes the statements at one operation—proves mechanically its own work as it goes along—does away with the trial balance—send for catalogue.

ELLIOTT-FISHER COMPANY, 620 Cedar Street, Harrisburg, Pa.

The Mendel Wardrobe Trunk

Special models for women as well as men. Price $30 to $110

Wardrobe Trunks of the "Mendel Make" are the standard by which other trunks are judged. ACCEPT NO IMITATION. Demand the Mendel Trade-Mark. These trunks are covered by patent rights owned exclusively by Mendel & Co.

The Mendel Wardrobe Trunk is without an equal in durable construction and convenient arrangement. Compartments are dust-proof. See the Mendel before buying a wardrobe trunk.

Mendel Agents in the 15 Largest Cities

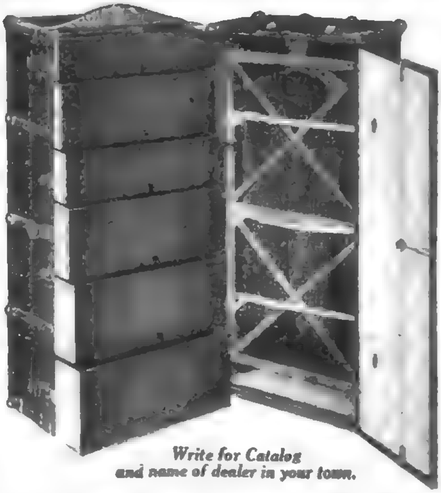
New York
Saks & Co.
John Wanamaker
Abraham & Straus
Chicago
Mandel Brothers
Philadelphia
Wm. Curry
John Wanamaker
Strawbridge & Clothier
Gimbel Brothers
Geo. B. Bains & Son
St. Louis
Scruggs-Vandervoort-Barney
Dry Goods Co.

Boston
Jordan Marsh Co.
Baltimore
C. J. Dunn Co.
L. Slesinger & Son
Cleveland
Cleveland Trunk Co.
Buffalo
Becker & Wickser Co.
The Emporium
San Francisco
Roos Brothers
The Emporium
J. Prince Trunk Co.
Raphael Weill & Co.

Pittsburg
Jos. Horne Co.
McCreery & Co.
New Orleans
Mack Trunk Co. Ltd.
Detroit
Martin Maier & Co.
Milwaukee
Gimbel Bros.
Romadka Bros. Co.
Washington
Becker's Leather Goods Co.
K. Kneessi's Son
Minneapolis
E. G. Barnaby & Co

Sold by leading dealers in all other large cities. Where we have no agent, trunk will be shipped direct on approval.

MENDEL & CO. 114 W. Pearl St. Cincinnati, O.



Write for Catalog and name of dealer in your town.

None Genuine Without This Signature.

Stewart Hartshorn

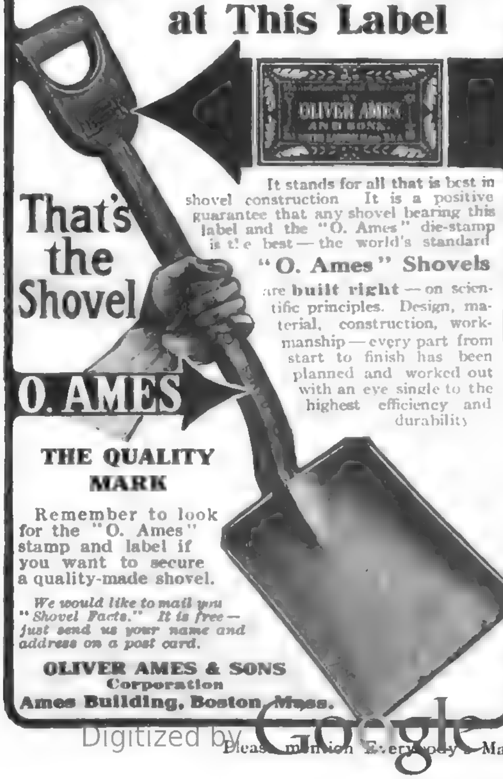
Get the Originator's Signed Product and Avoid Disappointment.

The Inventor's Signature that stands for perfection in

SHADE ROLLERS

For 61 years the Hartshorn Shade Roller has kept in the lead of all imitations, because of original merit and every possible improvement. Latest model requires no tacks. Wood or Tin Rollers. Dependable, lasting springs.

Take a Good Look at This Label



That's the Shovel

It stands for all that is best in shovel construction It is a positive guarantee that any shovel bearing this label and the "O. Ames" die-stamp is the best — the world's standard

"O. Ames" Shovels

are **built right** — on scientific principles. Design, material, construction, workmanship — every part from start to finish has been planned and worked out with an eye single to the highest efficiency and durability

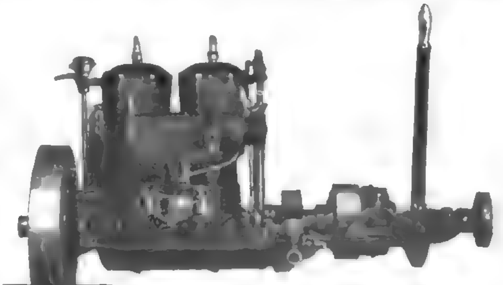
O. AMES

THE QUALITY MARK

Remember to look for the "O. Ames" stamp and label if you want to secure a quality-made shovel.

We would like to mail you "Shovel Facts." It is free — just send us your name and address on a post card.

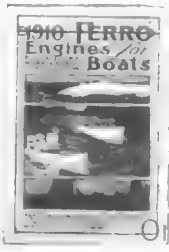
OLIVER AMES & SONS
Corporation
Ames Building, Boston, Mass.



FERRO

The World's Standard Boat-Motor

The engine is the deciding factor in the purchase of a motor-boat. We not only furnish the most reliable two-cycle engine made; but also *tell you where to get the best boats built for every purpose.*



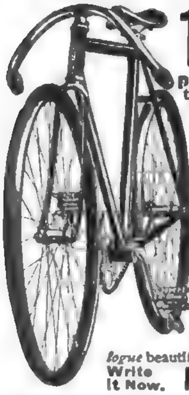
1910 FERRO Engines for Boats

Write for free Ferro Book and full information

Whether you intend buying engine alone or complete boat. Gives Ferro advantages in detail; full illustration of all working parts; valuable information for owners or buyers of motor-boats.

The Ferro
Machine & Foundry Company
801 Superior Ave., N. W., Cleveland
New York Office 44 Cortlandt St.

Ferro Motor and Boat Agents in all Principal Cities



10 DAYS FREE TRIAL We will ship you a **"RANGER" BICYCLE** on approval, **freight prepaid**, to any place in the United States *without a cent deposit in advance*, and allow **ten days free trial** from the day you receive it. If it does not suit you in every way and is not all or more than we claim for it and a better bicycle than you can get anywhere else regardless of price, or if for any reason whatever you do not wish to keep it, ship it back to us at our expense for freight and you will *not be out one cent*.

LOW FACTORY PRICES We sell the highest grade bicycles direct from factory to rider at **lower prices** than any other house. We save you $10 to $25 middlemen's profit on every bicycle. Highest grade models with Puncture-Proof tires, Imported Roller chains, pedals, etc., at prices no higher than cheap mail order bicycles; also reliable medium grade models at **unheard of low prices.**

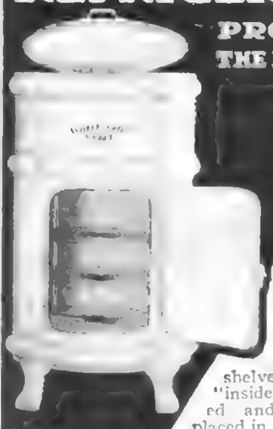
RIDER AGENTS WANTED in each town and district to ride and exhibit a sample 1910 **"Ranger"** Bicycle furnished by us. **You will be astonished** at the *wonderfully low Prices* and the liberal propositions and special offer we will give on the first 1910 sample going to your town. **Write at once** for our *special offer*. **DO NOT BUY** a **bicycle** or a pair of **tires** from *anyone at any price* until you receive our catalogue and learn our low prices and liberal terms. **BICYCLE DEALERS,** you can sell our bicycles under your own name plate at double our prices. Orders filled the day received. **SECOND HAND BICYCLES**—a limited number taken in trade by our Chicago retail stores will be closed out at once, at **$3 to $8 each.** Descriptive bargain list mailed free.

TIRES, COASTER BRAKE rear wheels, inner tubes, lamps, cyclometers, parts, repairs and everything in the bicycle line at **half usual prices.** **DO NOT WAIT,** but write today for our *Large Catalogue* beautifully illustrated and containing a great fund of interesting matter and useful information. It only costs a postal to get everything.

Write It Now. **MEAD CYCLE CO. Dept. H-43, CHICAGO, ILL.**

WHITE FROST REFRIGERATORS

PROTECT THE HEALTH



The White Frost is made entirely of metal. Not a splinter of wood in its construction. **Absolutely sanitary** Enameled spotless white, inside and out. Round in shape; no corners to dig out; no cracks or crevices for germs or dirt to lodge. The cleanest, neatest and most convenient, most durable Refrigerator made. Removable revolving shelves. Entire "insides" removed and replaced in two minutes. Keeps food pure and wholesome. Uses less ice. **Various sizes. Low price.** We will send you one at trade discount freight prepaid to your station if your dealer does not handle them

Send For Free Booklet To-Day

METAL STAMPING CO.
[illegible] Mechanic St., Jackson, Mich.

Dear [illegible] buy me a White Frost Refrigerator

Test Your Breathing Capacity NOW

How much can you expand your lungs? Four inches? Two? One and a half? Try it. Your health depends upon it.

You may live in the Colorado Rockies—in California—in the purest air—yet you cannot be **well** unless you have the lung power to utilize the air you breathe. Correct breathing habits are your best protection from tubercular trouble. Fresh air is better than any tonic you can buy.

Let Me Teach You

Let me show you how to develop your lungs—How to absorb the life-giving oxygen from the air—How to be strong—rested—with rich red blood bounding through your system. Let me show you how to protect your health NOW—before too late.

Send for my book "Health, Grace and Beauty"

It gives you an idea of what I have done for more than 45,000 women—of what I can do for **you.** It is full of information that you can use to better your own mental and physical condition. Write and tell me how you feel. If you are nervous—weak—irritable—run down, let me help you. Enclose this advertisement with ten cents in stamps for book.

SUSANNA COCROFT, Dept. 20-O, 246 Michigan Ave., Chicago

A NEW FAST TRUSCOTT FAMILY LAUNCH

22½ FT. SPEED, COMFORT AND SAFETY COMBINED.
SEND 5 STAMPS FOR CATALOG
TRUSCOTT BOAT MFG. CO., ST. JOSEPH, MICH.

The Berkshire Hills Sanatorium

For the Scientific and Effective Treatment of

CANCER

Without Resorting to Surgical Procedure

The only private institution of magnitude in the United States for the exclusive treatment of Cancer and other malignant and benign new growths. Conducted by a physician of standing. Established thirty-two years.

For complete information address
BERKSHIRE HILLS SANATORIUM
North Adams - - - - Massachusetts

JAP-A-LAC
ALL COLORS
NEW WOOD FINISH

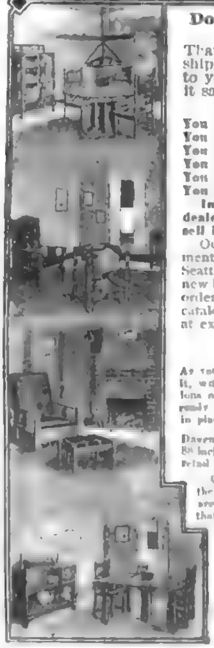
JAP-A-LAC

is all you need to beautify your home, all furniture, interior woodwork and metal things.

Try one of the seventeen beautiful colors to-day, on some marred or disfigured article and transform it like magic, to a new piece.

For sale by Drug, Hardware and Paint Dealers.

THE GLIDDEN VARNISH CO.,
5666 Glidden Building Cleveland, O.



SHIPPED IN SECTIONS **BROOKS** FINISHED AT HOME
FURNITURE
GUARANTEED TO BE SATISFACTORY

Do You Know What Our Knock-Down Furniture is!

That it is easy to put together? That it is shipped in sections—direct from the factory to you? That it is made of Solid Oak? That it saves you over half?

Why? Because

You do not pay exorbitant freight charges
You do not pay expensive crating charges;
You do not pay high finishing cost;
You do not pay jobber's profit;
You do not pay dealer's profit;
You pay but one profit only—our profit.

In fact, do you know that retail furniture dealers purchase our furniture—set it up—and sell it to you at a handsome profit!

Our best customer is the United States Government. We furnished one of the buildings at the Seattle-Yukon Exposition. We just furnished a large new building for the State of South Dakota. These orders run up in the thousands—purchased at catalog prices. The point is you can buy one piece at exactly the same price and terms, if desired.

Send today—not tomorrow—for our

Catalog No. 10—it's free

As you receive it, with cushions made, ready to drop in place

Just six joints to put together in the grooves provided

Davenport No. 6—Height 35 inches—Depth 30 inches—Length 84 inches—Legs 3 inches square. Ordinary retail price, $50.00—**Our Price, . . $19.25**

Can be assembled by any woman. No skill required; the only tool necessary is a screw-driver, and the holes are bored. Each piece can go together but one way, and that is the right way.

Our Guarantee. You take no risk—We absolutely guarantee that you will be satisfied with everything you purchase of us, or your money will be instantly refunded—Can we make it stronger?

Brooks Manufacturing Company
1706 Ship St., Saginaw, Mich., U. S. A.
Established 1901
Originators of the Knock-Down System of Home Furnishing

Used by U. S. Signal Corps.

GENEVA
Superior Binocular

$15.

Our Handsome Book, *The Near Distance* sent free on request.

Its magnifying power, field view and clearness of definition is seldom equalled, even in those binoculars costing twice as much. Ask your dealer for it. If he has none in stock send us $15 and receive one on approval. If not satisfactory, return it (at our expense) We will cheerfully refund your money.

GENEVA OPTICAL CO., 39 Linden St., Geneva, N. Y.

EXCLUSIVE SALES AGENTS

F. G. Wilson, Ithaca, N. Y.
Geneva Optical Co., Chicago, Ill.
Buffalo Optical Co., 532 Main St., Buffalo, N. Y.
C. H. Wood, Oakland, Cal.
Tucker, Hall & Co., Norfolk, Va.
E. E. Bausch & Son, East Main St., Rochester, N. Y.

This Bungalow is Stained with

Cabot's Shingle Stains

And the owner says:

"The sides are silver gray and the top green. We are very much pleased with the stain, and the cottage is attracting much attention."

Every one who uses our Stains on shingles, or siding, or any other exterior woodwork, is sure to be pleased. The colors are beautiful and lasting, the cost is about half that of paint, and any one can do the work quickly and cheaply. They are made of Creosote, which thoroughly preserves the wood.

Send for samples and circulars. Free.

SAMUEL CABOT, Inc., - 4 Oliver Street, Boston, Mass.
Agents at all Central Points

Residence of L. M. Dunton, Pres't, Claflin University, Orangeburg, S. C.

White Rock

"The World's Best Table Water"

About Plastering

The average person knows but little of this very important item in the construction of houses, flats, etc., yet more trouble comes from poor plastering than from any other one thing connected with building.

Climax Wood Mortar

We want to send you our free booklet explaining what **Climax Wood Mortar** is and how much better and safer it is than lime and sand.

TRADE G.R.P. QUALITY MARK
GRAND RAPIDS PLASTER COMPANY GRAND RAPIDS, MICH.

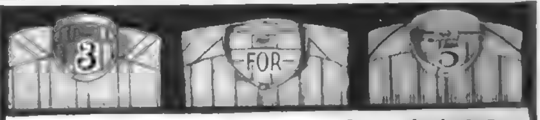
Climax Wood Mortar will insure perfect and permanent plastering save future expense and the inconvenience and aggravation of having your house taken possession of by the plasterers and covering the floors, finished wood work and windows with waste mortar.

Protect against expense—prevent trouble—profit from experience; plaster with Climax Wood Mortar. Send for our "Free Booklet." A postal card will do.

Grand Rapids Plaster Company, Grand Rapids, Mich.

Makers of
Climax Wood Mortar — Hercules Wall Plaster
Superior Wood Fibre Plaster — Gypsum Wall Plaster
Sales Agents for Sackett Plaster Board

For Sale by all dealers in Builder's Supplies



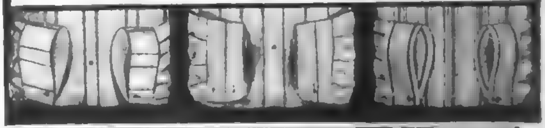
3 Custom Shirts for $5.00

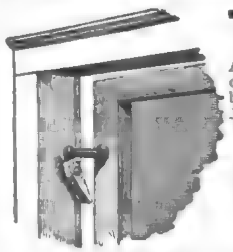
I make shirts that fit you, because I make your shirts from your measurements and guarantee to take them back if they do not satisfy you.

I send you 60 samples to select from

I send you measurement blank with rules, I send you the finished shirts express prepaid. No ready-made shirts in my shop, but facilities for quick delivery of the highest grade of custom work. Write for my sample book. (Higher priced fabrics, too.)

CLARENCE E. HEAD, (Master of Shirtcraft)
2nd Street, Ithaca, N. Y.





The Silent Door

Avoid the nerve-racking slam of the screen door. Stop its banging and jarring. In 2,000,000 homes where the

"DIME" SCREEN DOOR CHECK

is used, the slam of the door is never heard.

The rubber bumper first checks the door, then allows it to close softly. At your hardware or housefurnishing store or by mail for 12 cents in stamps.

CALDWELL MFG. CO., 20 Jones St., Rochester, N. Y.

SUMMER COTTAGES

Shipped Anywhere — **Freight Paid**

You can have one of our beautiful Cornell Portable Cottages shipped anywhere in this country and erected in some charming locality. You can be independent of hotels and boarding-houses with their noise, discomforts and confusion, and have a real vacation in your own summer home.

CORNELL PORTABLE HOUSES

are built in many styles and sizes, in sections convenient for shipping and handling. Built of first-class materials by skilled workmen, erected and handsomely painted at our factory, they are complete in every detail. You can quickly and easily assemble them simply by bolting sections together; everything is numbered—no skilled help required. They will withstand the severest storms and endure for years. The cost is very low, and within everyone's reach. Hundreds in use. May we send you our catalog?

WYCKOFF LUMBER & MFG. CO., [illegible] ADAMS ST., ITHACA, N. Y.

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DIAMONDS WATCHES ON CREDIT LOFTIS SYSTEM

GIFTS FOR THE JUNE BRIDE AND GRADUATION GIFTS
A Diamond Brooch, Locket, La Valliere or Diamond-Set Watch

Our Great Special—Ladies' Watch Solid Gold, polished, raised star; Genuine Diamond, perfect in cut and full of fiery brilliancy; choice of Elgin or Waltham movement. Extraordinary value at $25. Easy payments, $2.50 per month. Guaranteed to keep accurate time.

Write for Our Handsome Free Catalog containing over 1500 beautiful illustrations of Diamonds, Watches and Artistic Jewelry. Select any article you would like to own or present as a gift to a loved one: it will be sent on approval to your home, place of business, or express office, without any obligation whatever on your part. If satisfactory in every way, pay one-fifth down and keep it, balance in eight equal monthly amounts. If not satisfactory, return it. We pay all charges and take all risks. Our prices are the lowest. Our terms are the easiest.

An Account with Us is a confidential matter. Our customers use their charge accounts with us year after year, finding them a great convenience at such times as anniversaries, weddings, birthdays, graduations, etc. Any honest person may open a charge account. Diamonds increase in value 15 to 20 per cent each year. Send for free copy of the LOFTIS MAGAZINE.

LOFTIS BROS. & CO.
THE OLD RELIABLE ORIGINAL DIAMOND AND WATCH CREDIT HOUSE
Dept. F-21, 92 to 98 State St., CHICAGO, ILL.
Branches: Pittsburg, Pa., and St. Louis, Mo.

$25 CREDIT TERMS $2.50 PER MONTH

New Idea Collapsible and Portable Couch Hammock

with folding steel stands and adjustable awning

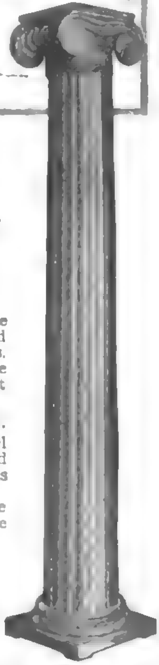
COOL—because you lie directly upon the duck bed—no mattress necessary.
COMFORTABLE—duck bed of hammock gives to every movement and line of your body.
STRONG—Stand and frame made of fine *steel tubing* which will not bend or break.
LIGHT—Weighs only half as much as old style "bed" hammocks.
CONVENIENT—Although a full size 6-ft. hammock it readily folds in space 36 x 14 inches.

Can be had from dealers or write to us direct.

Our illustrated booklet and price list free on request.

D. W. SHOYER & CO., Dept. H, 394 Broadway, New York

Manufacturers of the "Acme" High Art Hammocks.



UNION METAL COLUMNS

Most Durable Columns for Porches and Pergolas

Made in all required sizes, from the smallest up to 40 inches in diameter and as high as 35 ft., following Classic designs. They support far more weight than the best wood columns of same diameter, last much longer, cost no more.

Splitting, warping and rotting impossible.

Made with fluted and tapered steel shafts and best grey cast iron bases and capitals. Broadly protected by patents allowed and pending.

In use on homes of every type and size from mansion to cottage, with absolute satisfaction to every owner.

All who intend to build or remodel should send for catalog and prices.

The Union Metal Mfg. Co.
519 Clifton St., Canton, O.

The Original, Reliable and Largest Manufacturers of Portable Houses
We Pay the Freight and Deliver our Houses to any R. R. Station in U. S.

M & M PORTABLE HOUSES and GARAGES

Substantial, beautiful summer and winter Cottages and Bungalows. Inexpensive, complete in every detail. Save labor, worry and material. Wind and weatherproof. Built on Unit Plan, no nails, no carpenter. Everything fits. Anyone can set up.

We are the pioneer reliable portable house builders. Have longest experience, most skillful labor, latest facilities, keep constantly on our docks, and in our yards and dry kilns,

50 Million Feet Seasoned White Pine

best weather-resisting timber known—enabling us to make quickest shipments and lowest prices.

Enclose 4 cents for our **handsome book of Plans and Designs** which also gives names and addresses of those who have owned and occupied our houses for years. Don't buy a Portable House till you know what the largest, oldest makers offer.

MERSHON & MORLEY CO., 611 Main St., Saginaw, Mich.
NEW YORK OFFICE: No. 1 Madison Ave., Room 8102 C

ALL OUT-DOORS AWAITS

Your KODAK

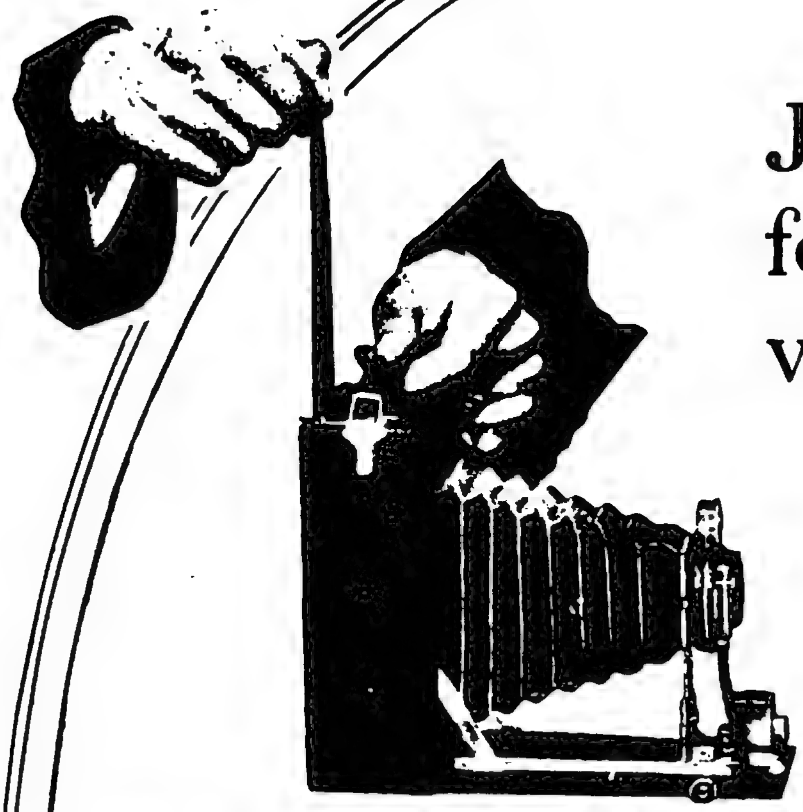
The fishing trip, the camping party, the hunting expedition, the ball game and the swimming hole—in all of these are subjects for the camera. Every outdoor sport and pastime becomes doubly enjoyable for those who Kodak.

And picture making is both simple and inexpensive with a Kodak or Brownie. They have efficient shutters and lenses, are well made in every detail and load in daylight with the light, non-breakable Kodak Film Cartridge.

KODAKS, $5.00 to $100.00. BROWNIE CAMERAS, $1.00 to $12.00.

Catalogue of Kodaks and Brownies, free at the dealers or by mail.

EASTMAN KODAK CO., Rochester, N. Y., ***The Kodak City.***



Just the camera
for that summer
vacation of yours

Film Premo No. 1

The smallest, lightest, easiest to load and operate of all cameras for pictures of practical size. Prove it at the nearest dealer's.

Daylight loading, tank development, splendid optical equipment. 3¼ x 4¼, $10.00; 3¼ x 5½, $12.50; 4 x 5, $12.50; 5 x 7, $20.00.

Catalogue of fifty styles and sizes of Premos free at the dealer's, or mailed on request. IMPORTANT—In writing please be sure to specify Premo Catalogue.

Rochester Optical Division
Eastman Kodak Company
Rochester, N. Y.

Graflex Cameras

"the image is seen right side up, full size of negative, up to the instant of exposure."

Do you realize the importance of this feature in a photographic camera? It means that you can see an exact reproduction of the finished print on the ground glass—you see the image full size and right side up; you can watch the changing composition or expression until you get the best possible pictorial effect, and then

"the Graflex is fitted with a focal plane shutter, actuated to give exposures of any duration from time to 1-1000th of a second."

That means that you can make snapshots indoors, or on dark days or in the deep woods and get perfect results. It means that you can make perfect pictures of objects moving with the utmost rapidity.

With the Graflex there is no guess work—no uncertainty. Our booklet, "Graflex Results," tells why. It is yours for the asking.

Folmer & Schwing Division
Eastman Kodak Co.
Rochester, N. Y.

ARTHUR C. S. FLETCHER
ARCHITECT

This home is fire and vermin proof, sanitary, attractive and free from repairs for all time.

If you want that kind of a home build it of concrete. You can get it in no other way. If you want to study pictures and plans of over a hundred of the finest homes in this country, all built of concrete in some form, send for our book

Concrete Houses and Cottages.

Vol. I. Costly houses.
Vol. II. Moderately priced houses. } $1.00 per volume.

We offer these books at a price below the bare cost of production to acquaint you with the possibilities and advantages of concrete for houses and the importance of using the highest quality of cement.

ATLAS PORTLAND CEMENT

MAKES THE BEST CONCRETE

It is the standard brand; it is pure and uniform. It is made only of genuine Portland Cement rock. It contains no furnace slag. It is the brand the Government is using in building the Panama Canal. Insist upon it.

Other books in the Atlas Cement Library:

Concrete Construction about the Home and on the Farm,	**Free**
Concrete in Highway Construction - - - -	**$1.00**
Concrete in Railroad Construction - - - -	**1.00**
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Concrete Cottages, Free. Concrete Garages, Free

If your dealer cannot supply you with Atlas, write to

THE ATLAS PORTLAND CEMENT CO.
DEPT. 54 30 BROAD ST., NEW YORK

Largest productive capacity of any cement company in the world. Over 50,000 barrels per day.

Let us plan your Vacation

TELL us the number in your party, the length of time and amount of money you desire to spend in connection with your holiday, whether you want continuous traveling or not, and give some idea of your taste regarding surroundings and amusements. Write us today.

Saratoga Springs

New York State's Mineral Spring Reservation. Day excursions to Adirondack and Lake George Resorts.

The Thousand Islands

of the St. Lawrence River provide perfect aquatic life among the 1,762 islands dotted with summer homes, cottages and hotels.

Adirondack Mountains

The Lake Como Region of America — Hotel, Cottage and Camp life. Mountain climbing, golf, tennis, hunting, canoeing and fishing.

New England Seashore

Brilliant resorts where water and woods join—pleasures of beach or country. Wild as Canada—comfortable as your own home.

Lakes George and Champlain

Hotels and cottages from which one, two and three-day jaunts can be made—fishing, mountain climbing, or touring in perfectly appointed steamers.

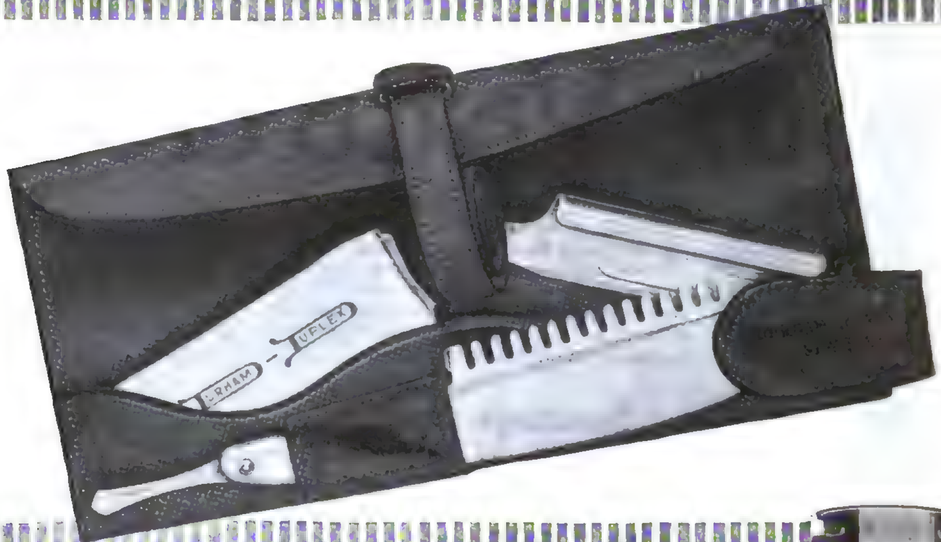
Reached from all directions by the fast through trains of the

New York Central Lines

"For the Public Service"

Write us and we will gladly propose one or two trips for your consideration with complete information. Address, New York Central Lines Travel Bureau, Room 531 Grand Central Terminal, New York, or Room 1431 La Salle St. Station, Chicago

NEW YORK CENTRAL LINES



NOT Dangerous Like Open-Blade Razors. Not A Scraper Like Hoe-Shaped "Safeties." The

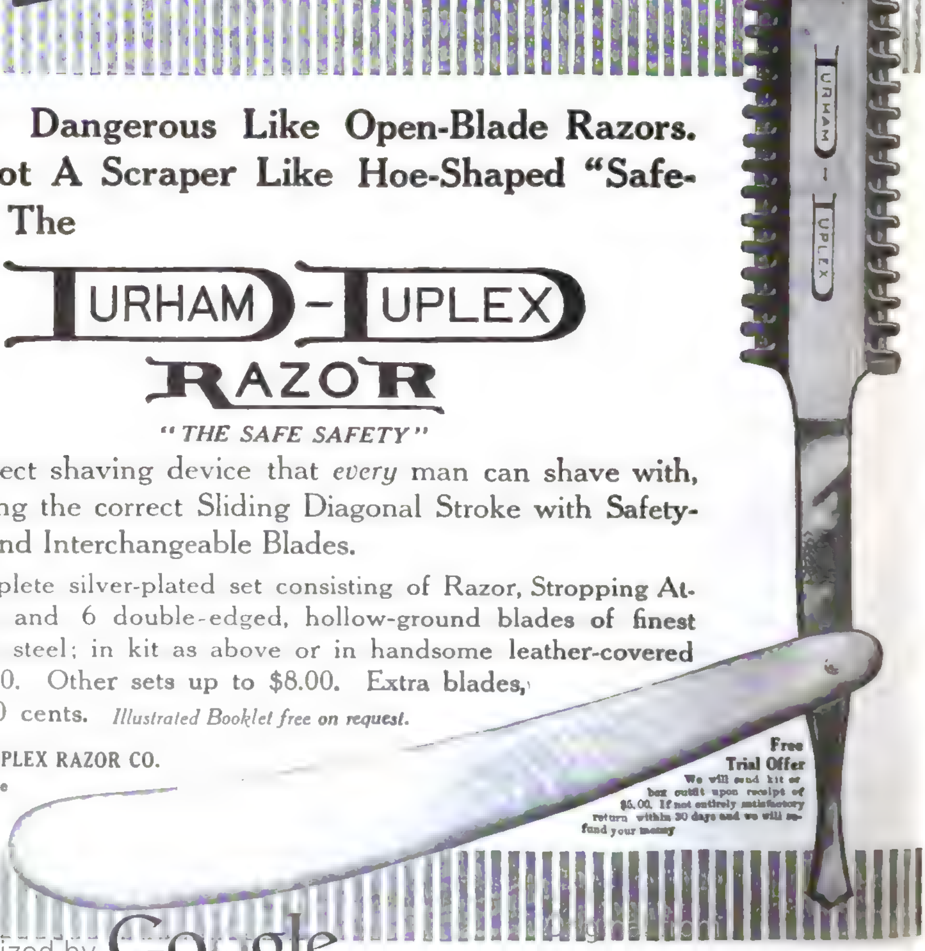
DURHAM-DUPLEX RAZOR

"THE SAFE SAFETY"

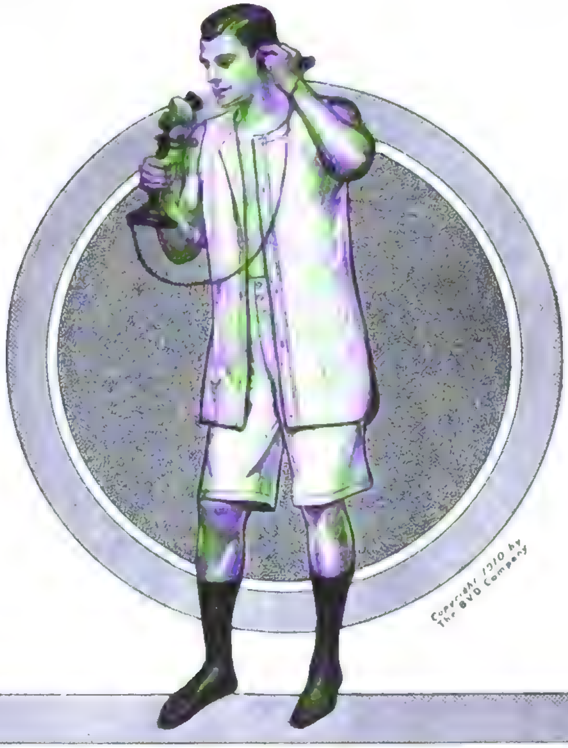
is a perfect shaving device that *every* man can shave with, combining the correct Sliding Diagonal Stroke with Safety-Guard and Interchangeable Blades.

Complete silver-plated set consisting of Razor, Stropping Attachment and 6 double-edged, hollow-ground blades of finest tempered steel; in kit as above or in handsome leather-covered case, $5.00. Other sets up to $8.00. Extra blades, six for 50 cents. *Illustrated Booklet free on request.*

DURHAM DUPLEX RAZOR CO.
111 Fifth Avenue
New York City



Free Trial Offer
We will send kit or box outfit upon receipt of $5.00. If not entirely satisfactory return within 30 days and we will refund your money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LOOSE FITTING B. V. D. UNDERWEAR is the Short-Cut to Comfort when the sun grills.

Roominess is the only right principle in *hot weather underwear.* It allows air to flood the overheated, perspiring pores, bringing instant relief.

Tight fitting underwear binds the body, retards the circulation of the blood, and irritates the skin.

B. V. D. garments are carefully made of thoroughly tested woven materials selected for their cooling and wearing qualities.

This Red Woven Label

MADE FOR THE
B.V.D.
BEST RETAIL TRADE

(Trade Mark Reg. U. S. Pat. Off.)

is sewed on every genuine B. V. D. garment. We make no garment without this label. *It is our guarantee of perfection and yours of protection.*

Coat Cut Undershirts, and Knee Length Drawers 50c., $1.00 and $1.50 a garment.

Union Suits (Patented April 30, 1907) $1.00; $1.50; $2.00 and $3.00 a suit.

The B. V. D. Company,
65 WORTH ST., NEW YORK.

Land Ownership will Realize Your Hope of Opportunity—of Freedom—and Independence

HAVE you ever stopped to realize the close relation to your personal and financial future, and the future of your family, which the opportunities of the great, new, rich Southwest bear? This call is to the man, the woman, the family who may be cramped by present conditions, and are reaching out for a land where everyone shall at least have a chance to realize an ambition—to achieve a fair balance sheet—where nature is on your side—where a wealth of virgin soil is waiting to yield bountiful returns—where one may live a normal life of freedom and independence, with money, friends, a home, a bank account, to make the present pleasant and the future a golden prospect.

If you are such a one, enlist in the "Army of Hope," buy a farm in the fertile

SALT RIVER VALLEY, ARIZONA

Work it intelligently and the high cost of living will be the least of your troubles.

Here nature for ages has been storing the soil with a fertility beyond belief. Now man by his ingenuity has turned the precious water upon the land.

The result is a miracle.

What once was called "The Land that God Forgot" has magically been converted into a land of teeming plenty.

The great Roosevelt Dam, with its network of canals to bring water to 240,000 thirsty acres, is now complete. It has cost over $8,000,000, yet one year's crop will more than pay for it.

Ambitious men and women already are moving onto the land. Still there is room for more. Why not go yourself? Get ten, twenty or forty acres, cultivate it, develop its latent possibilities and reap the reward of the forehanded.

Ten acres intelligently cultivated will support an average family; twenty acres insures a bank account; forty acres means easy independence. Citrus fruits, grapes, olives, figs, dates, all produce abundantly. Sugar beets with a saccharine content 50% above the average are grown here, and there is a million dollar mill to take your crop.

Alfalfa produces from 6 to 8 crops a year and the demand for hay is far in excess of the supply.

Garden truck, milk, poultry, and the like, find an instant market at good prices.

Bees pay handsomely, the Salt River honey is extra choice and brings top prices, and so it goes through the entire catalogue. Big crops, a quick market and top prices for everything.

Schools, churches, good roads are everywhere. It is one of the healthiest climates in the world. Land is selling at prices that **insure a quick profit to you** from increased values alone.

The Santa Fe has no land for sale. The Company will get its reward when food stuffs and livestock, merchandise and minerals are shipped to market, and pianos and automobiles come back.

The Santa Fe has established this department for your use—use it, there is no charge.

We have gathered a large amount of valuable data and have condensed much of it into an illustrated book-folder that will answer your every question. It is yours for the asking—write to-day.

C. L. SEAGRAVES, **General Colonization Agent, A. T. & S. F. Ry.**
105 Railway Exchange, Chicago

Grape Mint Cup

Arrange sprigs of mint in tall glasses, fill two-thirds full of cracked ice, then fill with the following: add to one quart of Walker's Grape Juice the juice of two lemons and sugar to sweeten. Serve with straws.

A book of surprisingly good grape juice recipes sent free if you send us the names of your grocer and druggist.

For Social Refreshment

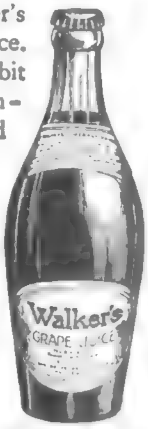
there's nothing like grape juice in its universal acceptability. Everyone likes it. Those who do not care for the usual insipid "soft drink" find satisfaction in the rich flavor and body of pure grape juice. Those who avoid alcoholic beverages find in pure grape juice all that is good in wines *without* the injurious alcohol. Walker's Grape Juice lacks the puckerish after taste that used to be considered a natural attribute of grape juice, but which was really an excess of tannin, due to overpressing the skins and seeds, and in no sense a necessary or proper element of good grape juice. Walker's is without tannin.

Walker's is clear! It is the most wholesome of all drinks. Not a tonic—it's *food*. Rich in all the healthful properties of fresh fruit—without the unwholesome pulp. Rich in grape sugar, which is nutritious and a pre-digested food, ready for assimilation. Rich in mild acids which assist the flow of the digestive juices.

Walker's
GRAPE JUICE

"It's Clear Because it's Pure."

People don't tire of Walker's Grape Juice. It is a habit to be encouraged in men, women and children. It is a long step toward health and pleasure. Keep a case of it always in the house. Be sure you get Walker's. Sold by the best grocers and druggists. Quarts 50 cents, pints 25 cents. Also served at soda fountains. In the "ten pin" bottles.



THE "TEN PIN" BOTTLE

Write for the recipe book

THE GRAPE PRODUCTS COMPANY, North East, Pa.

Superiority

for 35 years
in each

Appearance
Convenience
Durability

accounts for the
supremacy of

Derby Office Furniture

Circassian Walnut, Mahogany, Oak and other woods selected for beautiful grain and perfect seasoning.

Original designs by experienced artists—interior conveniences that appeal to the most exacting business man.

Construction that enables us to guarantee that Derby Office Furniture will not shrink, warp, crack or split. Perfect furniture costs more to build, but perfect furniture *stays* perfect.

Finishes, standard and modern, the best that thirty-five years' experience can produce, to harmonize with any surroundings.

Specialty, choice mahogany, but our full lines meet every taste and purse

DERBY DESK COMPANY
BOSTON, MASS.

Agencies in principal cities. Catalog 601 and name of nearest dealer on request

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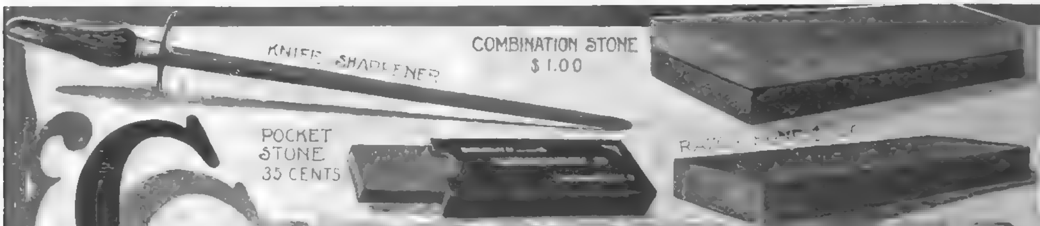


CARBORUNDUM

Sharpening Stones are Wonder-workers

They cut very fast twice as fast as an ordinary stone—yet put on a tool that keen, lasting, razor-edge so prized by good workmen. They do not cost any more than ordinary sharpening stones. They do their work twice as well.

No. 109-C Combination stone, - - - - - - -	$1.00
No. 103-C Razor hone, in neat case - - - -	1.00
No. 145-C Pocket stone - - - - - - - - - - -	.35
No. 78-C Knife Sharpener—Stag handle - -	.75

Sold by leading dealers everywhere

If *your* dealer does not have them, *write direct.* Don't be satisfied with anything else.

THE CARBORUNDUM COMPANY Niagara Falls, N. Y.

Get out that old jimmy pipe—light up a load of real tobacco

Don't blame that old pipe for scorching your tongue, *blame the tobacco.* That's what made you pipe shy!

Don't say "I CAN'T smoke a pipe!" YOU CAN—if you smoke PRINCE ALBERT tobacco, because it *simply can't bite your tongue!*

Prince Albert is the grandest pipe and cigarette tobacco ever put on the market—grandest because it has had the "bite" taken out in the patent process by which it is produced.

You're fond of a pipe; so is every ardent smoker, but *you* know, all pipe smokers know, that every puff of ordinary tobacco stings the tongue.

Take our word for it, men, you'll get real pleasure and satisfaction with

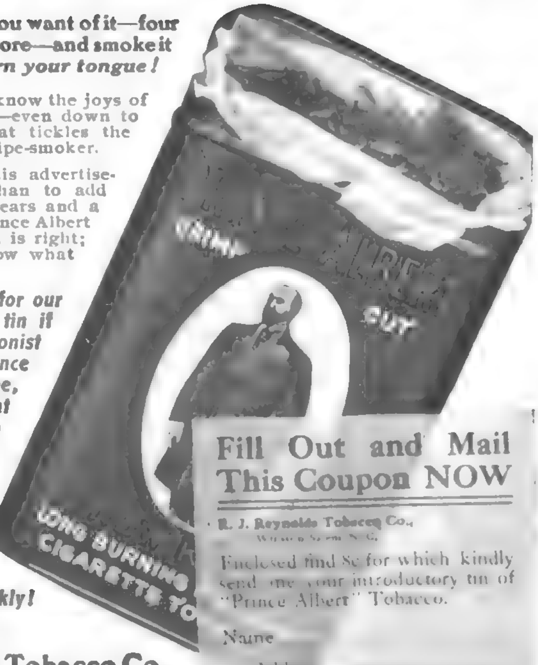
PRINCE ALBERT

You can smoke all you want of it—four or five pipefuls or more—and smoke it fast! *It will not burn your tongue!*

We want you to know the joys of Prince Albert to-day—even down to the "sweet heel" that tickles the palate of every true pipe-smoker.

Can we make this advertisement any stronger than to add that it took three years and a fortune to perfect Prince Albert tobacco. We *know* it is right; we want *you* to know what we say is right!

Send eight cents for our special introductory tin if your favorite tobacconist does not have Prince Albert. Send his name, too, and we'll see that he is supplied, so that hereafter you can buy from him direct. This offer applies only in the United States and is just to get Prince Albert into your hands quickly! Send 8 cents to-day.



Fill Out and Mail This Coupon NOW

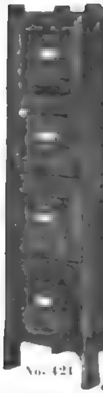
R. J. Reynolds Tobacco Co.,
Winston-Salem, N. C.

Enclosed find 8c for which kindly send me your introductory tin of "Prince Albert" Tobacco.

Name

Address

R. J. Reynolds Tobacco Co.,
Winston-Salem, N. C.



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MAKE REFERENCE TO BUSINESS PAPERS EASY

Nine different kinds of drawers are made for the Weis Desks and Weis Filing Cabinet shown here. You can combine in either just the ones you need—vertical letter files, document drawers, catalog files, card indexes, check files, etc. Your filing capacity is thus varied, yet concentrated—assorted, yet compact.

Weis No. 421 Vertical Letter File. Capacity 20,000 letters. Solid Oak, Golden or Weathered. Roller Bearing, Dustproof Drawers. **$13.25 Delivered.**

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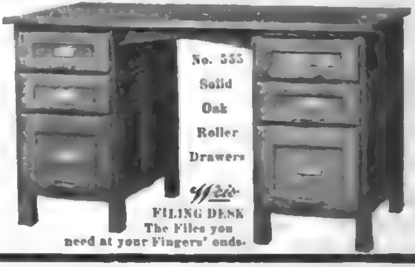
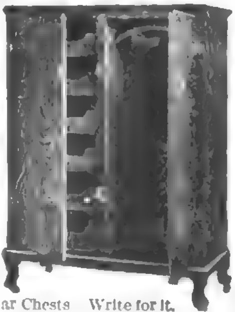
FREIGHT PAID at these prices to any R. R. station east of Mont., Wyo., Colo., Okla., and Texas; in and west of these states add 15%.

Write Now for catalog ".C" and booklet "Filing Suggestions," sent free.

THE Weis MFG. CO.
50 Union Street, Monroe, Mich.



Protection Against Moths



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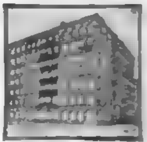

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Superior Restaurant at Reasonable Prices
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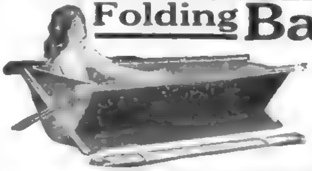

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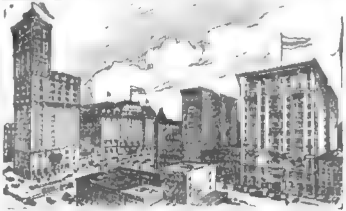

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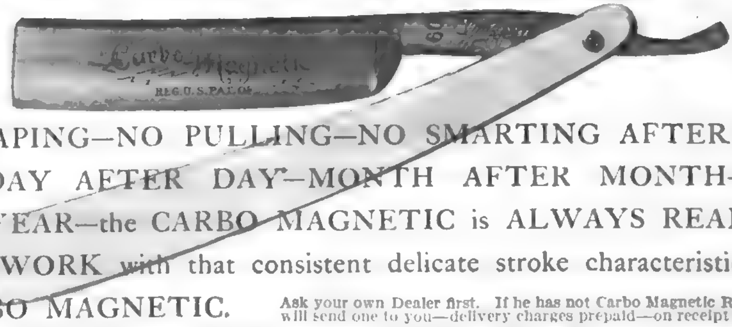

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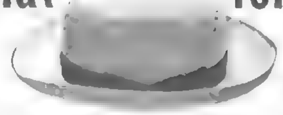

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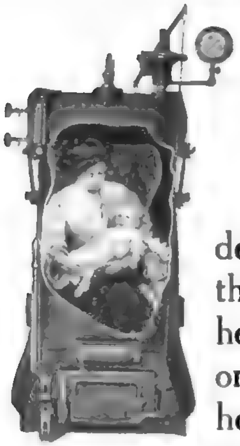

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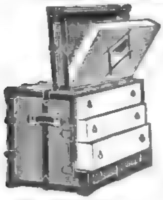

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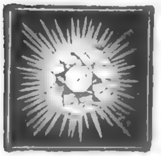

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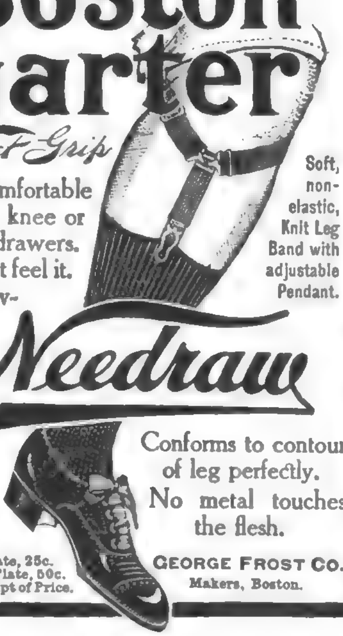

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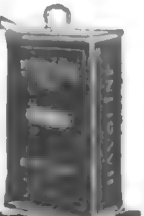

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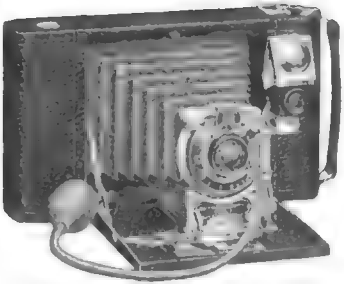

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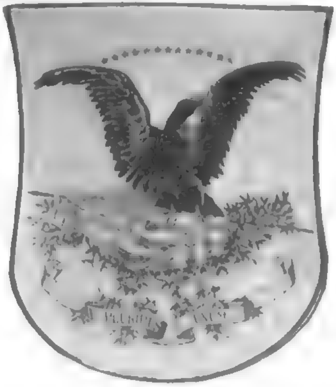

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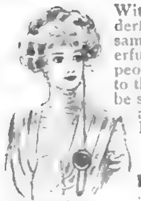
Representing Villeroy & Boch in U. S. and Canada

Are You Deaf?



German Ear Phone
SENT ON TRIAL

With this little device you can hear a whisper. Wonderful invention for those hard of hearing. Made the same as a large telephone only many times more powerful. The satisfaction and pleasure it gives to deaf people cannot be estimated in money. First brought to the United States in February, 1910. Only 500 to be sent out on trial to those who are hard of hearing and can be returned if not entirely satisfactory. Regular price $35.00, our price **$10.50.**

Interesting Booklet FREE.

Betz, Dept. B, Hammond, Ind.
"The largest maker of Surgical Appliances in the world."

1910 Speed Motor Canoe $110 Complete

A high speed, perfectly safe boat of a wonderful model. All the luxury of canoeing, all the charm of motoring at high speed, with all the safety of a cruiser—stiff—steady—safe—graceful in design—dry. Comfortable arrangement—and the strongest motor canoe made. **Fully guaranteed.** Twenty feet long—made of cedar—copper fastened—equipped with the simplest, most reliable, smoothest running, highest grade 2 H. P. engine made. **Send today for Power Canoe Bulletin No. 81.** (44)

DETROIT BOAT CO., 32 Canton Ave., Detroit, Mich.

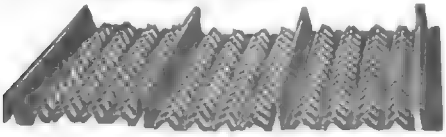
HAVE YOU A DOG?

If so send at once for Polk Miller's 50-page booklet **"Diseases of Dogs and Their Treatment."** It tells how to treat a majority of the diseases with which dogs are afflicted. It may save your dog's life. It also tells how you can secure free medical advice for a year. It contains Senator Vest's masterful "Tribute to a Dog" and the celebrated poem "A Yaller Dog's Love for a Nigger." We will send book for 4c in stamps to cover postage, just to advertise Sergeant's Famous Dog Remedies. Address

POLK MILLER DRUG CO.
835 Main Street Richmond, Va.

A CORPS OF COMPETENT CONCRETE ENGINEERS

Kahn System Engineers are located in nearly every city in the United States. They are men of broad training, experienced in solving the most difficult building problems. These men are at your service without charge, to supplement the knowledge of your architect. Back of them is Kahn System—with its many facilities and great record in reinforced concrete construction. Write today for name of the Kahn System Engineers in your city.

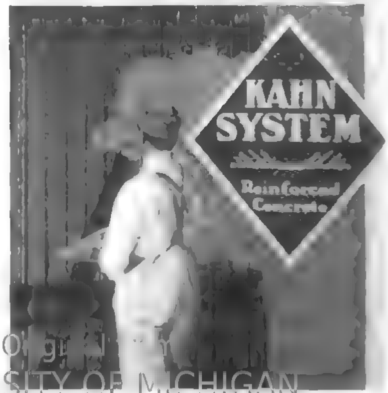


HY-RIB

is one of the
KAHN SYSTEM
products

A Steel Sheathing extensively used for **roofs, sidings, floors, partitions, ceilings, furring, etc.,** in buildings of all kinds. Your own men or local contractor can apply it. Simply set up **Hy-Rib** sheets, apply cement mortar, and the slab is complete. No centering or studs required. Write us before you build. **Hy-Rib** catalog free.

TRUSSED CONCRETE STEEL CO., [illegible]34 Trussed Concrete Bldg., Detroit, Mich.



RICHELIEU & ONTARIO NAVIGATION CO.

SHOOTING THE RAPIDS

NIAGARA TO THE SEA

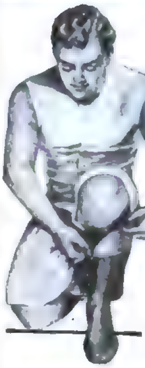
Through the Venetian Scenery of the Thousand Islands, the exciting descent of all the marvelous Rapids and the historic Associations of Old Quebec (America's Gibraltar) thence to the incomparable Saguenay River, with its majestic Capes, "Trinity" and "Eternity."

Send 6c. postage for illustrated guide.

THOS. HENRY, Traffic Manager Dept. "M" Montreal, Can.

PARIS GARTERS

TRADE MARK REGISTERED



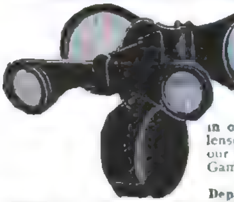
A Necessity with Knee Drawers

They fit so well, you forget they're there

25¢, 50¢ and $1.00 at your dealers, or sample pair from the makers.

A. STEIN & CO.
533 Center Ave. Chicago.

NO METAL can touch you

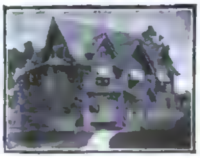


Vest Pocket Opera Glass

The newest and most ingenious pocket companion. Everybody wants one. A high powered combination magnifying and opera glass in one to fit in vest pocket. Fine adjustable lenses. Send 50 cts. for sample, also FREE our Big Catalogue No. 94 of over 1000 Toys, Games, Jokes and Novelties.

The N. Y. News Company
Dept. 42 15 Warren Street, New York.

SEDGWICK'S new, enlarged and beautiful BOOK,

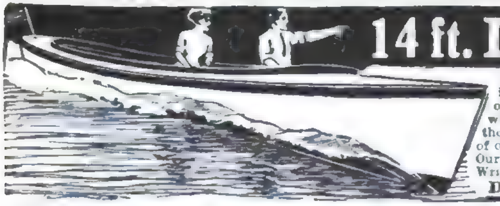


BEST HOUSE PLANS

Contains 200 new designs of houses, cottages and bungalows, costing from $1,000 to $10,000, strictly up-to-date. This EIGHTH edition is greatly improved and is a valuable book for all HOME BUILDERS. Price one dollar. **$1**

CHAS. S. SEDGWICK, Architect
1027 E. Lumber Exchange, Minneapolis, Minn.

FREE. Church Portfolio. FREE.

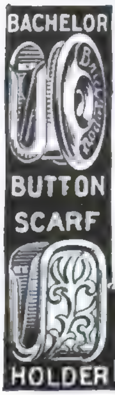


14 ft. Launch

Complete with Engine Ready to Run **$94.50**

16, 18, 20, 23, 27, 28 and 35 footers at proportionate prices, including Family Launches, Speed Boats, Auto Boats and Hunting Cabin Cruisers of the latest design. Sixty-four different models in all sizes ready to ship, equipped with the simplest motors made; start without cranking; ten-year-old child can run them. Boats and engines fully guaranteed. Let us send you testimonials from some of our 12,500 satisfied owners. We are the world's largest power boat manufacturers. Our free consultation department can give you valuable, money-saving information. Write today for Free Illustrated Catalog and Demonstrating Agents' Proposition. (32)

DETROIT BOAT CO., 1110 Jefferson Ave., DETROIT, MICH.



Bridgeport Fasteners

Hold with a grip that never can slip till you lift the little lever and release them.

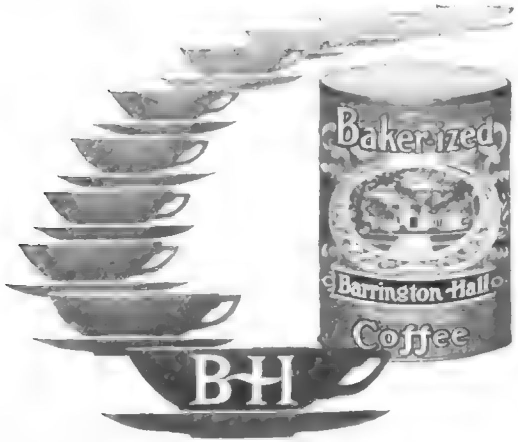
These and other handy toilet articles—key chains and pencil holders, etc.

At all haberdashers and stationers. If your dealer don't keep them, booklet and Nickel-plated Watch Guard mailed for 10c.; Gold-plated Watch Guard mailed for 25c.

EUGENE H. FERREE, 50 Market Street, LOCKPORT, N. Y.

CUFF
HOLDER

WATCH
GUARD



YOU can drink as many cups of coffee as you want—**IF** it is Baker-ized Coffee.

Baker-izing takes the chaff and the dust out of coffee. You will find both in any coffee ground in the old way.

The chaff—fine white flakes—contains tannin. Brewed alone it is bitter, harsh and weedy. It is not good for the coffee flavor or for the human system.

You can see coffee dust in the cup before you add the cream. It makes the coffee muddy, its flavor woody and it is indigestible. It enters the stomach with the coffee and causes trouble.

Now mark you—the only coffee which is freed from dust and chaff, with their injurious effects, is

Barrington Hall
The Baker-ized Steel-Cut Coffee

Only the choicest crops are used for Baker-ized coffee. The coffee beans are hand-picked to remove the dead and tasteless ones. They are roasted to a rich brown, every bean alike.

They are split open and the chaff is blown out. Then they are steel cut with sharp knives—into pieces of uniform size—**with no dust.**

Baker-ized coffee is put up in Sealed Tins and reaches you with full flavor and aroma.

It is a delicious, smooth and fragrant coffee. Mellow, fine and satisfying, with a delightful after-taste and no *unpleasant* after effects.

It is the coffee that touches the spot, invigorates the spirits, braces the nerves.

Trial Can FREE

Enough for six cups of full strength. Note the absence of dust and chaff. Note the uniformity of the grains—which allows the coffee to be brewed to the exact strength desired—without oversteeping any of the grains. A pound of Baker-ized Coffee will make 15 to 20 cups more than ordinary coffee. Sold by Grocers at 35c to 40c a pound according to locality. Use the coupon.

Baker Importing Co.
New York
Minneapolis

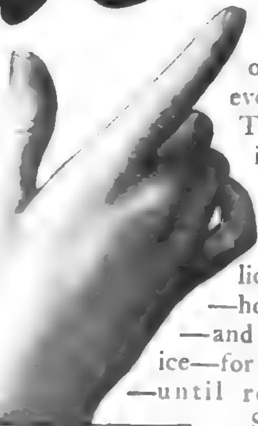
BAKER
Importing Co.
110 Hudson Street
New York, N. Y.

Please send me free sample can of Barrington Hall Coffee and booklet "The Secret of Good Coffee." In consideration I give my grocer's name (on the margin).

Name ....

Address ....

A Fact



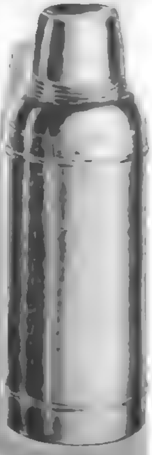
Reader, you may not know of your real—everyday need for Thermos—but it is a real need that can be supplied in no other way.

Thermos keeps liquids—and solids—hot—without fire—and cold—without ice—for hours and days—until ready for use. Simply a proven fact.

In the nursery—baby's milk can be kept pure and sweet at just the temperature your infant demands—with

Thermos
An Everyday
Necessity

THERMOS



In the sick-room any liquid or solid prescribed or desired can be kept hot or cold for hours without trouble or loss of time.

For Automobilists, Yachtsmen or Sportsmen. On any vacation or outing Thermos gives comforts that can be obtained in no other way.

For father, mother, grandma, son or daughter, athlete or invalid, there are daily *needs* for Thermos. But please be cautious. Look for the name Thermos on the bottom of every genuine article.

American Thermos
Bottle Company
Thermos Building
243-247 West 17th St.
NEW YORK

Woman's Turn Has Come

10 Shots Quick
One Pull For Each Shot

Ten women of Noroton, Conn., on April 15th, tried shooting a Savage Automatic. Eight of them had never handled a fire arm before. They shot at a man-shaped target thirty feet away. Eight women made vital hits, each with her first shot. The other two made vital hits with their second shots. Thus, with the first trigger pull, those women novices found that they were dead shots.

First shots are the shots that count.

Next they tried a common revolver, one of the finest built. Not one made a hit with her first shot; only one scored on the second.

Could there be any better proof that the Savage does not require practice? Anyone can shoot this wonderful arm accurately, because it points instinctively, as you do your forefinger.

No other arm—we want to emphasize this—no other arm holds steady, without jerk or recoil at each shot, until the bullet is out.

You pull the trigger for each and every shot. With each shot it reloads and cocks itself. It cannot be discharged except by pulling the trigger. The Savage 32 cal. is the only absolute protection for your family.

You ought to write today for "The Tenderfoot's Turn,"—a fascinating book — free — about famous crack shots, by "Bat" Masterson.

FAMOUS SAVAGE RIFLES

Ask your dealer to show you the new .22 calibre Repeater, 1909 model. Price, $10.00. Also the High-power Featherweight takedown with interchangeable barrels, giving choice of calibre.

We have a new free book about Savage Rifles, handsomely illustrated. Send for it to-day.

Savage Arms Co., 436 Savage Ave., Utica, New York

THE NEW SAVAGE AUTOMATIC

Earn Up to $800 a Month

Many are making this much and more with *one* Grabowsky Sight-Seeing Car.

We have figures to *prove* that Grabowsky Sight-Seeing Cars yield larger profits than almost any other business requiring the same capital.

Men who are shrewd see the money-making possibilities of this proposition the minute it is laid before them.

Let Us Help You

Our plans for organizing and operating companies in rural districts and large cities make this a *safe* business for *anyone* to go into. We explain every detail—nothing is left to chance. You don't need to be an expert mechanic to manage a Grabowsky. Its simplicity is matchless. With a Grabowsky you can be your own boss—work in the open air—choose your own hours.

Mechanically Correct

The Grabowsky is a practical car—is always dependable. It has many *new* and exclusive features, including a Removable Power Plant, which pulls out like a drawer, ready for instant adjustment and inspection. Other special features are hardened steel bushings, unique condensing radiator, original brake system, etc. Mechanical perfection means low maintenance cost.

Send for full information regarding the Grabowsky Sight-Seeing Car. Let us show you how you can start a highly profitable business with moderate capital *right in your own town*. Write today.

GRABOWSKY POWER WAGON CO.
110 Champlain Street Detroit, Mich.

Grabowsky Power Wagons
We Guarantee Service

LITTLE ADVERTISING STORIES

By ROBERT FROTHINGHAM

Crops of Dollars from Suburban Acres

THE dullest "heavy-foots" to catch up with the real growth of New York are New-Yorkers themselves. If this hadn't been so from the beginning, there would have been thousands like the Astors, who planted their money in nearby acres and let the growing city make them rich.

New York joshes Chicago, Boston, and Philadelphia; but those cities have it on us for slow-wittedness in finding the money which sprouts out of our own pavements.

For a conceit as to the City's froth and dazzle, and for a mistrust of the sound movements which are the City's hope, the average New-Yorker is peerless. For a true perspective on the realities and unrealities of New York, I would rather talk with an intelligent citizen of Oklahoma City.

It is the story of the New York Central Realty Company which makes me rise with these remarks. The five years of its advertising career give a glaring illustration that for profit-reaping faith in New York real estate securities,—look outside of New York itself.

One day, in 1904, Mr. William H. Cooper,—he of the great department store,—happened to buy some land in Westchester County, just in the path of the City's growth. One of New York's regular booms was due; and presently Mr. Cooper was selling this land at 1500% advance.

He saw visions immediately.

Why shouldn't he treat land as he handled merchandise? Buy it just where the City must stretch; lay streets, make sewers, and sell it in building lots, at a nice old profit.

He organized the New York Central Realty Company to do this, and with some friends stocked it for $200,000.

But though a New York proposition, he knew that the money for advancing this scheme would have to come from everywhere else except New York. New-Yorkers would buy his merchandise fast enough, but they would be drowsy if he tried to sell them real estate securities in their own neighborhood. The reflective persons who could understand that New York streets yield sure and regular crops of gold, just because they are New York streets, live far away from the flippant snap-judgments of the City. To such comprehending people, say in Saginaw, Michigan, the fact that New York real estate doubles in value every decade would be a real thought. You could trust *them* to appreciate that for conservative investment, with rich interest, Greater New York real estate is the surest rock-bottom on earth.

So the captain of the new concern and his advertising agent said, "It's our advertising for the national magazines." The appeal was to be to the national faith in New York's inevitableness.

The first advertisements were strangely tiny—only inch and two-inch space was used; and the first year they spent only $3,000 in this advertising. But they were feeling their way, and they wanted to ascertain which magazines would carry the strongest appeal.

They offered 6% coupon-bonds, based on actual mortgages held in trust, and it was money back after a year, if you wanted it.

To sell these bonds they depended wholly on the magazines' mail orders. They found that the magazines could sell the bonds at 3½%,—which was a bit less than the commission to salesmen.

They gradually expanded their space for four inches, and sometimes to the dignity of eight inches. They increased their advertising appropriation, till now it is $15,000 a year in the magazines. They had simple but convincing copy. They liked the work of their advertising agent, Mr. J. A. Robinson, so well, that they took him into the concern.

Now, after five years of sane advertising, this New York Central Realty Company has assets of two and a half millions, and a comforting surplus of $1,300,000; and for every $100,000 of their original coupon-bonds, $105,000 of mortgages are held for the bondholders by a trust company. It has gone beyond a mail-order business, and now employs nearly 150 agents. Their present advertising is now as much intended to introduce these agents to clients who read the magazines, as it is to get direct mail orders.

I like their story because it is brief enough in years, and snug enough in extent, to show its top, bottom and sides. The concern began with a mighty intelligent sense of American human nature. Then, it crept before it walked, and walked before it ran. But it had a definite plan, and has kept going. It has not been disheartened by its mistakes, but has attentively studied them to find the reason why. Its success is the cleanest possible showing of rational advertising.

What Everybody's Readers Did For It

THERE is also a particular reason why you as well as I are interested in that story of the Realty advertising. It gives us a line on ourselves. For I find that the readers of EVERYBODY'S MAGAZINE have followed those advertisements very closely, and have invested in these New York real-estate bonds more largely, by far, than the readers of any other magazine.

Here are two letters, over a year apart, which show the remarkable interest which you have taken in the money-earning opportunity offered by New York's growth. The first letter I take from our files, and I remember the pleasure it gave us when we first read it.

NEW YORK CENTRAL REALTY CO.
New York, August 26, 1908.
MR. ROBERT FROTHINGHAM.

DEAR SIR: Nearly four years ago we inaugurated a small advertising campaign, using two-inch space in a dozen magazines, among which, of course, was EVERYBODY'S.

We have grown since then and have learned considerable about advertising and mediums, as our present campaign will indicate; but there is one problem we can't solve and that is why EVERYBODY'S, with practically the same class of circulation enjoyed by all standard magazines and with about the same proportionate advertising rate, should bring us returns at about half the cost of the next lowest medium of its class.

The problem is not really worrying us, but we are curious to know the answer, because there must be a reason.

Meanwhile we are pleased to enclose copy for October, and the only position we request is somewhere among the advertising pages. Some pages may be better than others, but they're all good.

Very truly,
C. J. VAN SLYKE, Secretary.

The second letter came the other day, and was the occasion of my seeking the facts of the story narrated above. It was written at the time that the *sixtieth* consecutive insertion of the advertisement was being ordered,—rounding up five years of unbroken advertising, every month of each year, in EVERYBODY'S.

NEW YORK CENTRAL REALTY CO.
New York, April 2, 1910.
MR. ROBERT FROTHINGHAM.

DEAR SIR: In February of this year, we used a 56-line keyed advertisement in a list of mediums comprising eleven magazines and two weeklies, at a cost of $1,050. We received from that advertisement 263 inquiries, traceable to the several periodicals, at an average cost of about $4 per inquiry, not counting the inquiries which omitted any key.

Of the above number, 56 bore the key of EVERYBODY'S MAGAZINE. As the cost of this advertisement was $125, the cost per inquiry in your magazine was $2.23,—which was a trifle over one-half the average cost in all the periodicals.

This is not an exceptional case. For we have appeared in 59 consecutive issues of EVERYBODY'S, and the above is a fair illustration of our entire experience with your readers.

That same February advertisement in EVERYBODY'S actually sold $7,500 of our Coupon Bonds,—the cost of sale being, therefore, only one and one-sixteenth per cent. That is unexcelled.

Yours very truly,
J. A. ROBINSON, Secretary.

"Tell me why?" said I to Mr. Robinson.

"There's only one reason for EVERYBODY'S clear supremacy over all other mediums as I see it," he answered. "EVERYBODY'S has a great purpose, and its readers believe in it from cover to cover. Why, I've had men say to me, '*the fact that Everybody's Magazine carries your advertisement is reference enough.*'"

Could any possible tribute be more significant? TO BE IN EVERYBODY'S IS REFERENCE ENOUGH. That's praise enough.

That one remark illustrates the confidence which a right-minded publishing policy inspires. It also is ample reward for the censorship of these advertising pages, whereby we exclude or refuse fully a quarter of the advertisements we might carry just because we ourselves don't believe in them.

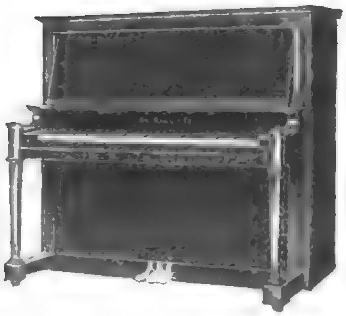
The Knabe

Style V---Upright Grand

Mahogany Case

Beautifully Veneered

Size 4 ft. 6 in.



Price $550

The Knabe—*The World's Best Piano* —is the one Piano not only abreast of the times, but to-day, more than ever, is solely and purely representative of faultless construction, exceptional durability and that tonal sublimity that *cannot be successfully imitated or equaled.*

Knabe Pianos may be purchased of any Knabe representative at New York prices with added cost of freight and delivery.

The Knabe

MIGNONETTE Horizontal GRAND

In Mahogany, Price $700

Where others have failed to build a

Small *and* Perfect Grand Piano

meeting with present-day requirements, The House of Knabe, after years of research and experiment, has succeeded in producing

THE WORLD'S BEST GRAND PIANO

In the small size of
5 FEET 2 INCHES

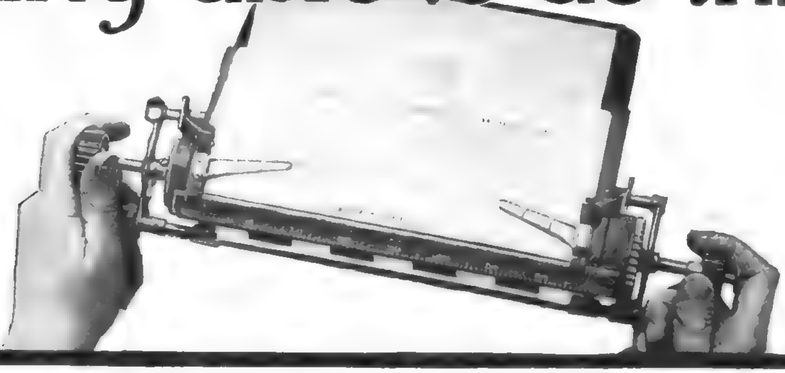
This instrument possesses that same matchless tone for which KNABE GRANDS have long since been distinguished — a tone peculiar to and distinctive of all KNABE PIANOS, which carry the endorsement of the leading musicians of the day.

WILLIAM
KNABE
& COMPANY

FIFTH AVENUE AND
THIRTY-NINTH STREET
NEW YORK

HOLLEY

The Advantages of being able to do this –



without disturbing work in process

1 *Unfinished work* can be carried for inspection to the one who dictated the matter.

2 *Rush work* can be attended to on the minute.

3 *Unfinished work* can be locked away in desk or safe for secrecy.

4 *Important manifold work* can be put aside undisturbed while another platen is substituted for other work.

These advantages are possible only with the

Smith Premier

as it is the only machine having a removable platen which takes the written work with it

We manufacture ten different models of billing machines to take care of all the known up-to-date business systems.

Write for full information regarding this and other exclusive Smith-Premier advantages.

The Smith-Premier
Typewriter Company, Inc.
Syracuse, N.Y.

Branches Everywhere

ARE YOU A ROUND PEG IN A SQUARE HOLE?

This letter set us thinking. Read it and you'll understand:

Hudson Terminal Building,
New York, April 15, 1910.

Publishers, Everybody's Magazine,
New York.

Gentlemen:

Why don't you extend the good influences of your Classified Advertising Department among the *Employe* class? The *Employers* seem to monopolize your Help Wanted columns. When we say this we are not forgetting that we are employers. At the same time it has occurred to us that a "Situation Wanted" heading in your Classified Department might enable employers to get in touch with those to whom their advertisement may not appeal, and yet who may be just fitted for the employment they have to offer.

We believe that there is many a "round peg in a square hole" in the business world to-day. The question of how he got there is not so important—it's how to get him where he ought to be. Everybody's Magazine is well established. It has a large circulation. It goes to a good class of people. Why don't you make an effort to impress upon *those seeking employment* the value of your Classified Department for achieving their ends?

If a man can't find a suitable position in his immediate vicinity the logical thing for him to do is, enlarge the radius of his search. We know from the replies we receive to *our* advertisement that Everybody's circulates through every State in the Union, and we imagine that it must go to every City and Town in each State. Now, we have no doubt that there are very many people who would appreciate an opportunity, such as only your Classified Department can offer, to search for positions for which they are peculiarly fitted, among the various places where Everybody's goes; and particularly the man, or the woman, whose circumstances liken him or her to a "round peg in a square hole."

Many a man is wasting his talents and energies and wrecking his career in an endeavor to do that for which he is not qualified, who would be highly successful if engaged in work for which he is specially equipped—*why don't you make Everybody's Classified Department the connecting link between the man and the vocation?*

Very truly yours,
Green, Hook & Co.,
by Stanley K. Green, Secretary & Treasurer.
Analytical and Manufacturing Chemists, Feed Water Purification, etc.

Are *you* a round peg in a square hole? If you are, make a change at the earliest opportunity possible. If there's no opportunity in sight, make one. If you don't know how, we'll tell you how. Don't be a misfit. Do that for which you are best adapted. You ought to know what that is. If you don't know, take an inventory of yourself and find out.

In our Classified Department we have been extraordinarily successful in helping employers find high-grade assistants. We can turn about and do equally well—we can help the man who is seeking a position. We believe there is a position somewhere for every man who is capable of doing satisfactory work, that there is a better position for every qualified man whose ambition will not let him be satisfied with the one he has.

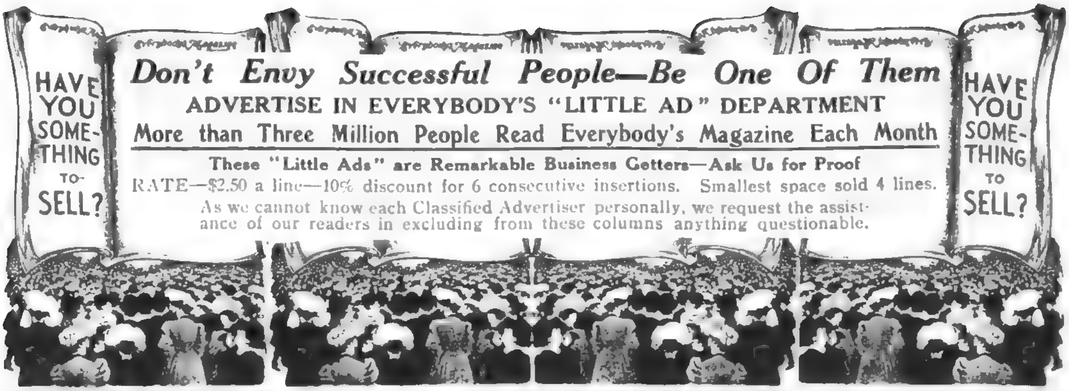
It is our plan to establish in our Classified Department a heading—"Situations Wanted by Capable People," and in that way offer to the ambitious man a chance to get out of a rut—a chance to get away from conditions to which he is now tied down and for which he is not fitted and has no liking—a chance to extricate himself from drudgery and rise to the highest level within his power—a chance to save himself from oblivion and make his mark in the world.

We don't anticipate that Everybody's will prove an "open sesame" for all the idle. But we do know that the intelligent, discriminating character of Everybody's readers opens a broader field and a better opportunity for the qualified man or woman to find the position for which he, or she, is best fitted, than any other advertising medium in the field. We base this belief on the quality-and-quantity of our circulation, its wide distribution, and our knowledge of its remarkable result-giving qualities.

Here's the situation: You would like a better position, a better opportunity than what you now have. But there is none in sight and you don't know how to go about getting it. Write us a letter, stating fully your past experience, what you are doing now, what you would like to do and your qualifications for such work. We will then, without charge, prepare an advertisement and submit it to you for your approval, and if you like it you can insert it in Everybody's Magazine. If you don't like it there is no harm done, and it has cost you nothing.

Don't waste time meditating—it's action that brings results.

Address, Classified Department, Everybody's Magazine, New York.


HAVE YOU SOMETHING TO SELL?
HAVE YOU SOMETHING TO SELL?

Don't Envy Successful People—Be One Of Them

ADVERTISE IN EVERYBODY'S "LITTLE AD" DEPARTMENT

More than Three Million People Read Everybody's Magazine Each Month

These "Little Ads" are Remarkable Business Getters—Ask Us for Proof

RATE—$2.50 a line—10% discount for 6 consecutive insertions. Smallest space sold 4 lines.

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REAL ESTATE—FARM LANDS

ALABAMA

LANDS IN ALABAMA AND MISSISSIPPI. FOR FRUIT, vegetables, Cotton, Sugar Cane, Pecans, Sumatra Shaded Tobacco, General Farming Stock, etc., $5 to $10 an acre. Easy terms. Folder and Map free. G. Kilborn, Treas., Mobile, Ala.

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IRVINGTON AND ST. ELMO, ALA., FARM LANDS—Wonderfully productive Fruits, Nuts and Staple Crops—Abundant harvests. Rain plentiful, healthful climate, pure water, good markets, good schools, good neighbors. Help and advice given settlers. Free booklet. Irvington Land Co., 9th Floor Association Bldg., Chicago.

ARIZONA

BUY LANDS IN SALT RIVER VALLEY, ARIZONA, UNDER Roosevelt Dam. Raise oranges, fruit, alfalfa, melons. Highest returns; no failures. Land selling $100 an acre up. Write to-day for new booklet and six months' subscription to "The Earth" Free. C. L. Seagraves, Gen. Colonization Agent, A. T. & S. F. Ry., 1136 Railway Exchange, Chicago.

CALIFORNIA

CALIFORNIA—NOW OR NEVER—I am organizing parties to visit the famous Sacramento Valley to buy irrigated farms under the new canal system. If you want a California farm home write to me. It is a great opportunity. The terms attract even those who have wished without hope for a California home. H. L. Hollister, 205 La Salle Street, Chicago, Illinois.

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DENVER SUBURBAN FARMS, 40 acres here good as 160 in the East. 10 acres gives good living. Poultry, alfalfa, fruit, truck, grain. Easy terms. Write for literature; then you will want to come. Denver Suburban Farms Co., 210 Ideal Bldg., Denver, Colo.

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FLORIDA

ST. PETERSBURG, FLA. FOR INFORMATION and literature of value to the Homeseeker, Invalid or Investor address Board of Trade. Most popular Florida resort.

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REAL ESTATE—FARM LANDS—Continued

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EVERYBODY'S MAGAZINE WANTS REPRESENTATIVES in all parts of the country. The work is profitable; it doesn't take long to learn; it is a good thing for you if you're not quite satisfied with your present income. Agents who give all their time to the work get Big Money—spare time workers are well paid for what they do. It does not matter whether you are a man or a woman, young or old—all the capital you need is a neat appearance, a fair share of ability, and plenty of perseverance. Write to-day and get details of the best offer we have ever made. Address Circulation Department, Everybody's Magazine, New York City.

MOTORBOATS—MACHINERY

TOOLS—For the Automobile, Motor Boat, shop and around the house—Prices lowest. Quality finest. Our 288 page catalog free. It will interest users of Tools. Montgomery & Co., 105 Fulton St., New York City.

HOPKINS SELLS EVERYTHING FOR MOTOR BOATS and Yachts. Send for catalog and save money. 119 Chambers Street, New York.

MOTION PICTURES

MOTION PICTURE MACHINES, Film Views, Magic Lanterns, Slides and similar Wonders For Sale. Catalogue Free. We also Buy Magic Picture Machines, Films, Slides, etc. Harbach & Co., 809 Filbert Street, Philadelphia, Pa.

WHY GO TO COLLEGE TO LEARN BOOK-KEEPING WHEN I WILL MAKE A FIRST-CLASS

BOOK-KEEPER Of YOU At YOUR OWN HOME

in SIX WEEKS for $3 or REFUND MONEY! Fair enough? Distance and experience immaterial. I find **POSITIONS**, too, EVERYWHERE, FREE. Placed pupil Feb. 24th at $45 Weekly. Perhaps I can place YOU, too. Have 9795 TESTIMONIALS.

SAVE THIS AND WRITE.

J. H. GOODWIN
EXPERT ACCOUNTANT
Room 367, 1215 Broadway, New York City

CERTIFIED PUBLIC ACCOUNTANT

COST

The only professions in which the demand exceeds the supply We equip you for practice anywhere. No classes, individual instruction Courses embrace Theory of Accounts, Practical Accounting, Auditing, Commercial Law, Cost Accounting, Bookkeeping and Business Practice Write for Booklet B.

UNIVERSAL BUSINESS INSTITUTE, Dept. B.
27-29 East 22nd Street, New York.
RECOGNIZED ACCOUNTANCY SCHOOL OF THE WORLD.

TRAVELING—TRANSPORTATION—RESORTS

AUTOMOBILING IN EUROPE: fully equipped high grade cars rented by day, week, month, or tour, by Paris branch well known American firm; less expensive and more satisfactory than shipping own car. We assume all risks. Tours planned References and booklet on request. Thackara & Tinkham, Licensed by Westinghouse Co., 240 Rue de Rivoli, Paris.

ATTRACTIVE WINTER TOURS to Florida—West Indies—Porto Rico—Mexico—Yucatan, all reached by AGWI Steamship Lines. Address The Tour Bureau, 290 Broadway, New York.

WORLD TOUR—ORIENT. Also:—Tour Spain, Sicily, Italy (Christmas in Rome), and France. Sailing November. De Potter Tours (31st Year) 32 Broadway, New York.

DUPLICATING DEVICES

MADE WITHOUT GLUE OR GELATINE, HENCE THE BEST. The "Modern" Duplicator Saves Time, Labor, Money; Makes 50 to 75 copies of each Pen or Typewritten Letter, Drawing, etc. Booklet Free. W.L.Durkin,Reeves & Co., Mfgrs., 339 5th Ave., Pittsburg, Pa.

"STUDIES IN ENGLISH"

"MEND YOUR SPEECH," says Shakespeare, "lest it mar your fortune." Investigate "Studies in English," a series of personal letters and practical exercises which teach how to write and talk with polish and personality. Clubs may share costs. George E. Allen, Institute of Banking, 11 Pine Street, New York City.

CELLULAR COSMOGONY

EARTH A CONCAVE SPHERE; we live inside. Demonstrated scientifically. Startling subject for debates. Wonderful illustrated book, "Cellular Cosmogony," 50 cts. "The Flaming Sword," $1.00 per year, trial subscription 4 months. 25 cts. Printed at the Koreshan Colony, Guiding Star Pub. House, Estero, Fla.

CORTINA-PHONE

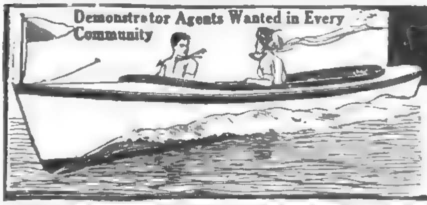
ENGLISH GERMAN ITALIAN SPANISH FRENCH

or any other language can be learned quickly and easily by the Cortina-Phone Method. As satisfactory as a teacher and at a fraction of the cost. You will find it a pleasure instead of work.

Write for booklet today

CORTINA ACADEMY OF LANGUAGES
Established 1882.
314 Cortina Bldg., 44 W. 34th St., N.Y.

CORTINAPHONE

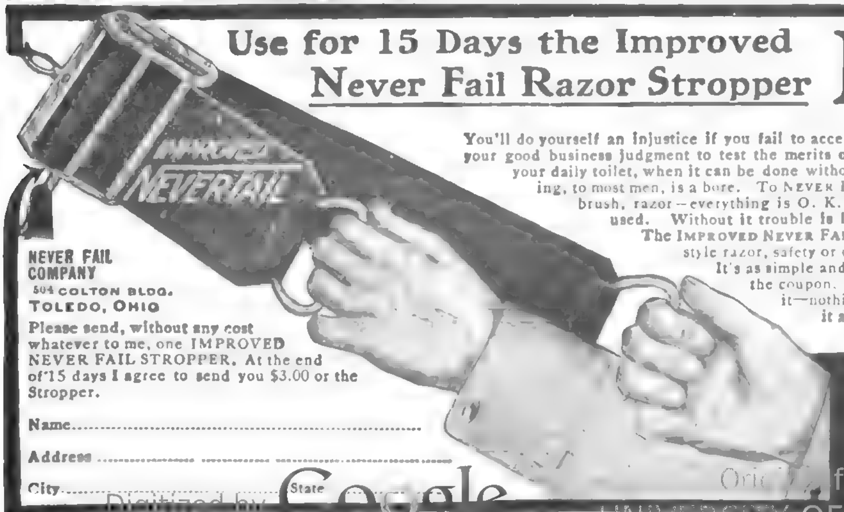


Demonstrator Agents Wanted in Every Community

16-ft. Steel Launch $96
Complete with Engine, Ready to Run

18-20-23-27 foot Launches at proportionate prices. All launches tested and fitted with Detroit two cycle reversible engines with speed controlling lever—simplest engine made—starts without cranking—has only 3 moving parts—anyone can run it. **Steel Rowboats $20.00.** All boats fitted with air tight compartments—**cannot sink, leak or rust**—need no boathouse. We are the largest manufacturers of pleasure boats in the world and sole owners of the patents for the manufacture of rolled steel, lock seamed, concealed riveted steel boats. Orders filled the day they are received. Write for Free Illustrated Catalog and testimonials of 10,000 satisfied users.

Michigan Steel Boat Co., 1280 Jefferson Ave., Detroit, Mich., U. S. A. (30)



Use for 15 Days the Improved Never Fail Razor Stropper Absolutely Free

You'll do yourself an injustice if you fail to accept this offer. You owe it to your good business judgment to test the merits of an article so essential to your daily toilet, when it can be done without risking a penny. Shaving, to most men, is a bore. To NEVER FAIL users a delight. Soap, brush, razor—everything is O. K. when the NEVER FAIL is used. Without it trouble is likely to come in bunches. The IMPROVED NEVER FAIL STROPPER sharpens any style razor, safety or old style, in a few seconds. It's as simple and easy to use as it is to sign the coupon. It costs you nothing to try it—nothing if you want to part with it after 15 days. If it becomes indispensable during the 15 days, just send us $3.00 and enjoy comfortable shaves the rest of your life. **Get the coupon started now.**

Never Fail Co.
504 COLTON BLDG.
TOLEDO, OHIO

NEVER FAIL COMPANY
504 COLTON BLDG.
TOLEDO, OHIO

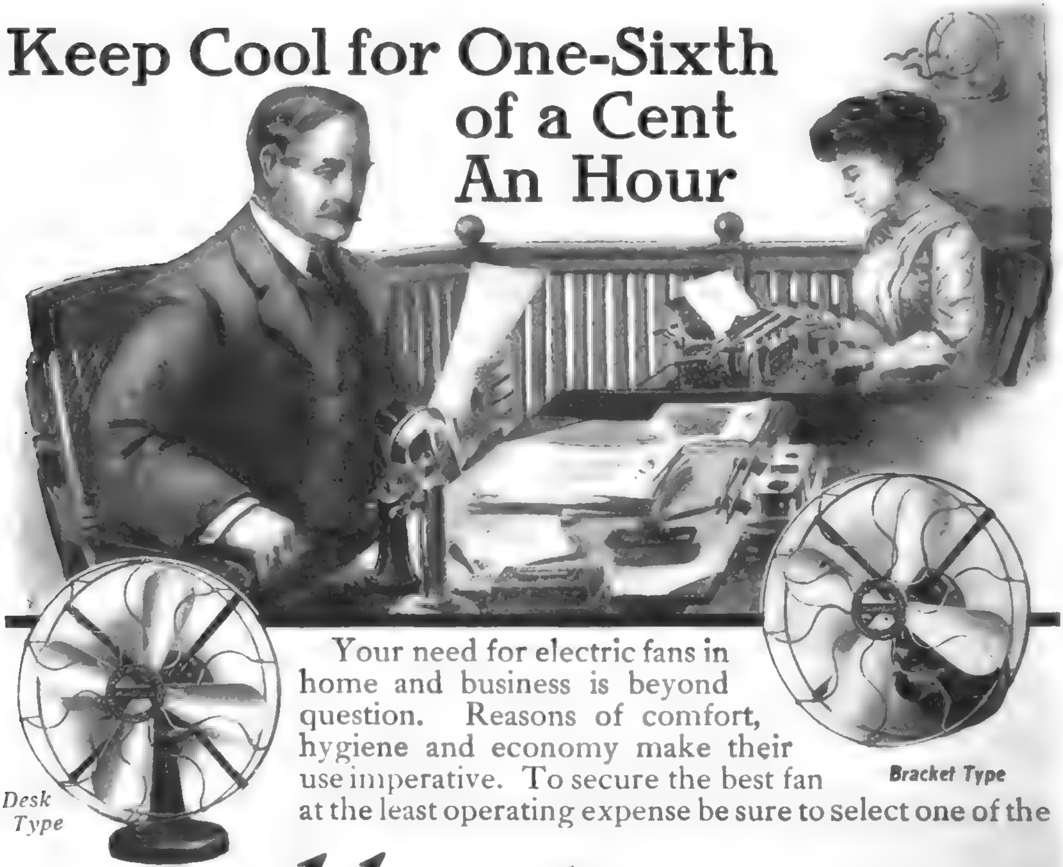
Please send, without any cost whatever to me, one IMPROVED NEVER FAIL STROPPER. At the end of 15 days I agree to send you $3.00 or the Stropper.

Name..

Address..

City........................ State

Keep Cool for One-Sixth of a Cent An Hour



Your need for electric fans in home and business is beyond question. Reasons of comfort, hygiene and economy make their use imperative. To secure the best fan at the least operating expense be sure to select one of the

Hawthorn

TRADE MARK

Electric Fans

Just consider that a 12 or 16-inch "Hawthorn" Fan costs less than a half cent per hour to operate—the 8-inch fan about one-sixth of a cent. "Hawthorn" Fans do not require continual attention and repairs. In every particular they show the high quality that marks all Western Electric products.

Your dealer should be able to show you a complete line of "Hawthorn" Fans, which includes Desk and Bracket Fans, Ceiling Fans and fans for ventilating purposes. Insist upon "Hawthorn," and if they cannot be secured from your dealer, write our nearest house and we will immediately direct you to a nearby dealer who can supply you. Our Booklet No. 7919, may be had for the asking. It will prove helpful in selecting the best fan for your use.

"SAVE TIME AND FREIGHT"

WESTERN ELECTRIC COMPANY

"TELEPHONE OUR NEAREST HOUSE"

The Western Electric Company Furnishes Equipment for Every Electrical Need.

Western Electric Company

New York, Philadelphia, Boston, Pittsburg, Atlanta.	Chicago, Indianapolis, Cincinnati, Minneapolis.	***Manufacturers of the 5,000,000 "Bell" Telephones***	Saint Louis, Kansas City, Denver, Dallas, Omaha.	San Francisco, Los Angeles, Seattle, Salt Lake City.

Montreal Toronto Winnipeg Vancouver Antwerp London Berlin Paris Johannesburg Sydney Tokyo

The advertisements in Everybody's Magazine are indexed. Turn to page 2.

SHERWIN-WILLIAMS PAINT

Paint is another one of those things that must be bought upon confidence in the manufacturer rather than upon expert knowledge on the part of the purchaser.

[S.W.P.]

Sherwin-Williams' Paint is prepared according to the soundest and most approved ideas in paint making. Every ingredient is of our own manufacture, conforming to our own high standard of quality, and they are proportioned according to formulas of proved correctness and exactness.

Surely you would have confidence in a paint so made and surely you would have confidence in the statement made by a house that has been making paint for over forty years and one that has built up the largest paint and varnish business in the world on quality products.

The booklet, "Who makes the best paints and varnishes?" will be sent free on request.

SHERWIN-WILLIAMS PAINTS & VARNISHES

Address all inquiries to The Sherwin-Williams Company, 605 Canal Road, N. W., Cleveland, Ohio
In Canada to 639 Center Street, Montreal. London address: 7 Well Court, Queen Street, E. C.

KEEP THE HEAT INSIDE

HEATING a house in winter in this climate is a costly proposition. Building paper and back-plaster are unable to afford sufficient insulation to prevent the escape of a large percentage of heat through walls. The modern, most efficient and economical method of retaining heat in winter or excluding it in summer is to insulate walls with the same material that has proven wonderfully successful in 30,000 refrigerator cars and thousands of buildings over the country——

LINOFELT

Linen-Felt made from Flax Fibre

LINOFELT is a flax fibre building quilt, put up in rolls like building paper and applied by the same labor. Easy to handle, odorless, and, by test,

38 TIMES
as effective as
STARDARD BUILDING PAPER
For Excluding
COLD HEAT AND SOUND

IT adds only 1% to the cost of frame buildings and at least 40% to their warmth in winter and comfort in summer.—It's a strong selling point to say "My building is 'Linofelted.'"

Send for our New Book

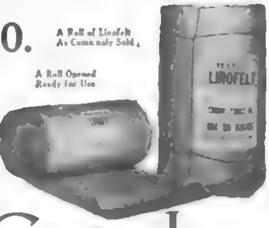
"QUIET DWELLINGS
Winterproof and Summerproof"

This book should be in the hands of every one contemplating building, every architect and builder. Write us for it.

UNION FIBRE CO.
914 Fibre Avenue
Winona, . . Minn.

The Philip Carey Co.
Distributors, CINCINNATI

Branches and Warehouses in all the large cities of the United States, Canada and Mexico.



A Roll of Linofelt As Commonly Sold.

A Roll Opened Ready for Use

COX'S Instant Powdered GELATINE

A New Edition of the COX MANUAL of Gelatine Cookery

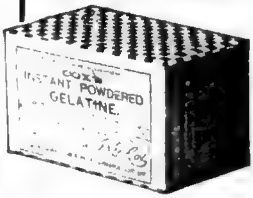
is now ready. A complimentary copy will be mailed post free upon receipt of your name and address. Send for it. This manual contains more than 200 recipes for dainty and delicious desserts, savories, salads, puddings, invalids' dishes, etc. They have been prepared by an expert in cookery who thoroughly understands the innumerable ways in which this superior gelatine may be used.

Cox's Gelatine dissolves instantly in boiling water—requires no waiting, no soaking.

STRAWBERRY PUDDING WITH FRUIT SALAD

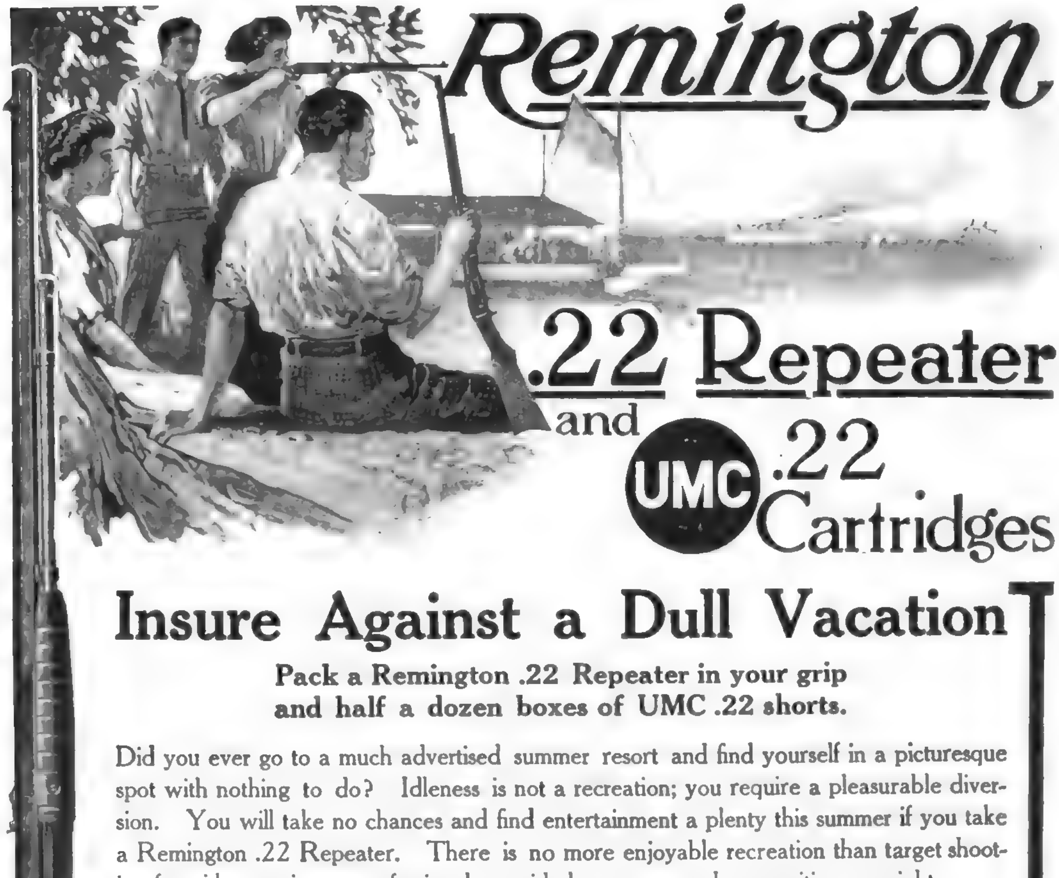
4 to 6 persons. ½ oz. (1 heaping tablespoonful) Cox's Instant Powdered Gelatine, ½ pint (1 cup) boiling water, juice ½ lemon, 6 ozs. (¾ cup) sugar, ¾ pint (1½ cups) mashed strawberries, some seasonable fruits.

Dissolve the Gelatine in half a cupful of the boiling water, add lemon juice, sugar dissolved in remainder of hot water and strawberries rubbed through a sieve. Turn into a wet ring mold and allow to become firm. Turn out when set and fill with a mixture of seasonable fruits, such as sliced oranges, bananas, cherries, and pineapples, sweetened with sugar to taste. Serve very cold.



Sold everywhere in red, white and blue checkerboard boxes.

THE COX GELATINE CO.,
(U. S. Distributors for J. & G. Cox, Ltd.)
Edinburgh, Scotland.
Dept. C, 100 Hudson Street, New York.



Remington

.22 Repeater and UMC .22 Cartridges

Insure Against a Dull Vacation

Pack a Remington .22 Repeater in your grip and half a dozen boxes of UMC .22 shorts.

Did you ever go to a much advertised summer resort and find yourself in a picturesque spot with nothing to do? Idleness is not a recreation; you require a pleasurable diversion. You will take no chances and find entertainment a plenty this summer if you take a Remington .22 Repeater. There is no more enjoyable recreation than target shooting for either novice or professional, provided your gun and ammunition are right.

The Remington .22 Cal. Repeater is the right gun; in every minute detail a Remington product, it measures up to the full standards of Remington production which stand for the best in arms manufacture. A Remington Idea gun—solid breech, hammerless, take-down—you can clean the barrel from the breech—another Remington feature.

UMC is the right ammunition as shown by the winnings of 1909. A good marksman should select his ammunition as carefully as his gun. You cannot do better than accept the judgment of the professional shooters, the majority of whose winnings are made with UMC ammunition.

UMC cartridges are made for your gun—Remington or any other make and any calibre.

UMC GUARANTEE—Note our guarantee on the box, which not only guarantees the cartridges but also standard arms to the full extent of the maker's guarantee.

UMC and Remington—the perfect shooting combination.

SAME OWNERSHIP SAME MANAGEMENT
SAME STANDARD OF QUALITY

The Union Metallic Cartridge Co.
Bridgeport, Conn.

The Remington Arms Co.
Ilion, N. Y.

Agency, 299 Broadway, New York City

Write for a set of targets and descriptive folder—sent free.

6%

NEW
YORK
CENTRAL
REALTY
BONDS

For the Large or Small Investor

An Accumulative Bond

of the New York Central Realty Co. for $1,000 maturing in ten years, costs:—$71.57 per year; $36.32 semi-annually; $18.30 quarterly.

It may be surrendered at any time after two years for the full amount of all payments made, with interest.

It earns Six per cent for every dollar invested for every day invested, compounded annually to maturity.

The Coupon Gold Bond

of the New York Central Realty Co. is sold in multiples of $100 at par.

It pays Six per cent interest by coupons attached, payable semi-annually at the offices of the Company.

It may be surrendered at any time after two years for full principal and interest.

These Bonds are Backed

by the assets of this Company, which are four times greater than its Bond Liability, and are invested in Constantly Appreciating Real Estate in and adjacent to New York City.

If you wish to make your Capital work, buy a Coupon Bond. If you wish your work to make Capital, buy an Accumulative Bond.

Assets $2,431,370.19. Surplus $1,327,706.81. Send for the 6% EXPONENT — It is free.

NEW YORK CENTRAL REALTY COMPANY
1328 BROADWAY Suite 1167 NEW YORK

WHAT ARE YOU DOING TO MEET THE HIGHER COST OF LIVING?

THE problem is here. It must be faced, and solved. The farmer must learn to make two blades of grass grow where one grew before. The teacher or professional man must capitalize his brains more highly. The merchant must turn over his stock more often. The mechanic, the clerk, the wage-earner must increase his income. Have *you* solved the problem for yourself? Then we have a suggestion to offer:

A-R-E 6% Gold Bonds

are secured by over fifteen million dollars worth of selected New York real estate owned by this Company

They are issued and offered in the further extension of its business along absolutely sure and profitable lines. They have solved the problem of increased income for thousands of conservative investors the country over.

These Bonds pay 6%, year in and year out—instead of the usual 3%, or 4%, or even 5%; and throughout the life of the Company—more than 22 years—have paid 6% without a dollar lost or gone astray. They are issued in the following two forms:

6% COUPON BONDS	6% ACCUMULATIVE BONDS
For those who wish to invest $100 or more. For Income Earning, paying interest semi-annually by coupons.	*For those who wish to save $25 or more a year.* For Income Saving, purchasable by instalments.

They are adapted to the needs of those who wish to put aside a fixed sum regularly—a savings fund for later years; and also for those who wish to invest their funds outright for immediate income.

Why not get a fair return from what *your* money earns? If it is less than 6% it is not enough. Unless your income has grown in proportion to the increased cost of living you are losing ground. We can point the way to a larger return with equal or greater safety. May we send you our descriptive literature including a map of New York City and a booklet showing our properties? We shall be glad to tell you our story and leave the decision with you.

American Real Estate Company

Assets, $15,536,199.47 Founded 1888 Capital and Surplus, $1,851,154.38

Room 501, 527 Fifth Avenue, New York

Edward B. Boynton, President DIRECTORS: Wm. B. Hinckley, 2d Vice-President
Francis H. Sisson, Secretary Harold Roberts, Vice-President Richard T. Lingley, Treasurer

A Single Blade Shaved Mr. Ingersoll 2 Years

Mr. C. H. Ingersoll, member of the firm of Robt. H. Ingersoll & Bro., makers of the well-known Ingersoll Dollar Watch, permits us to publish the following:

"After several years' trial of the AutoStrop Safety Razor, I have decided that it is all right, finding it preferable to strop a blade than to change it. I find that very few blades are needed. Have used my present blade nearly two years. I also find it extremely simple to strop or clean, and your claims for its shaving accomplishments are fully justified."

Try It Free

(Dealers Read This, Too)

No dealer can lose anything by selling AutoStrop Safety Razors on 30 days' free trial. If he should have any razor returned, we exchange it or refund him his cost.

Therefore, don't be timid about asking a dealer to sell you an AutoStrop Safety Razor on trial. He's glad to do it. It's profit in his cash register.

AutoStrop

SAFETY RAZOR

Quick Handy Great

Men who "do things" act—act quick. No delay. No procrastination.

Don't wait to call on your dealer. 'Phone or write him to send you an AutoStrop Safety Razor now.

You want a razor that automatically strops itself to barber sharpness, without removing blade.

Consists of heavily silver-plated self-stropping razor, 12 fine blades and horsehide strop in small handsome case.

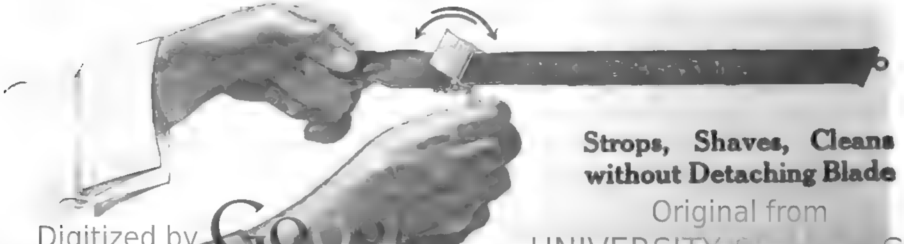
Price $5, which is your total shaving expense for years, as one blade often lasts six months to a year.

Our Free Booklet Will Help You

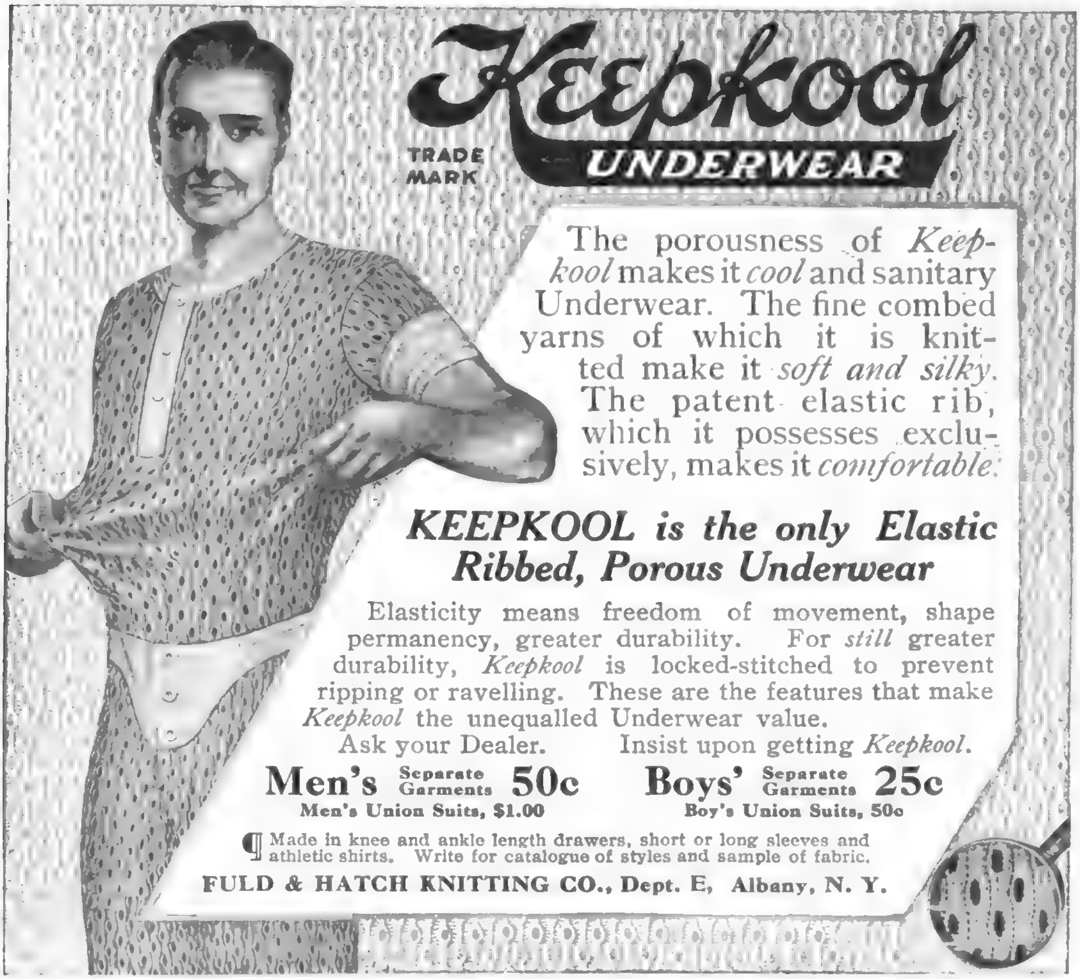
Thousands of men have found that "The Slaughter of the Innocents" puts an end to their shaving troubles. Will you keep on having 100, 200, 365 shaving troubles per year, or will you send for our booklet now while you're thinking about it?

AutoStrop Safety Razor Co., 343 Fifth Ave., New York; 233 Coristine Bldg., Montreal; 61 New Oxford Street, London.

FAR QUICKER, HANDIER THAN A NO-STROPPING RAZOR



Strops, Shaves, Cleans without Detaching Blade



Keepkool UNDERWEAR

TRADE MARK

The porousness of *Keepkool* makes it *cool* and sanitary Underwear. The fine combed yarns of which it is knitted make it *soft and silky.* The patent elastic rib, which it possesses exclusively, makes it *comfortable.*

KEEPKOOL is the only Elastic Ribbed, Porous Underwear

Elasticity means freedom of movement, shape permanency, greater durability. For *still* greater durability, *Keepkool* is locked-stitched to prevent ripping or ravelling. These are the features that make *Keepkool* the unequalled Underwear value.

Ask your Dealer. Insist upon getting *Keepkool.*

Men's Separate Garments **50c** **Boys'** Separate Garments **25c**

Men's Union Suits, $1.00 Boy's Union Suits, 50c

¶ Made in knee and ankle length drawers, short or long sleeves and athletic shirts. Write for catalogue of styles and sample of fabric.

FULD & HATCH KNITTING CO., Dept. E, Albany, N. Y.

NEW YORK PORTABLE HOUSES AND GARAGES

We make Comfortable, Substantial Houses that are Portable, Artistic, Inexpensive and Durable.

Beautifully finished. Made of best material. Absolutely water-proof. Shipped in sections anywhere. Anyone can erect them—no skilled labor required. Delivered immediately. Children's Portable Playhouses and Garages for one or two cars. Send for illustrated folder No. 1.

New York Portable Bungalow Co. Poughkeepsie New York

THE cloth must be right or the suit is not right.

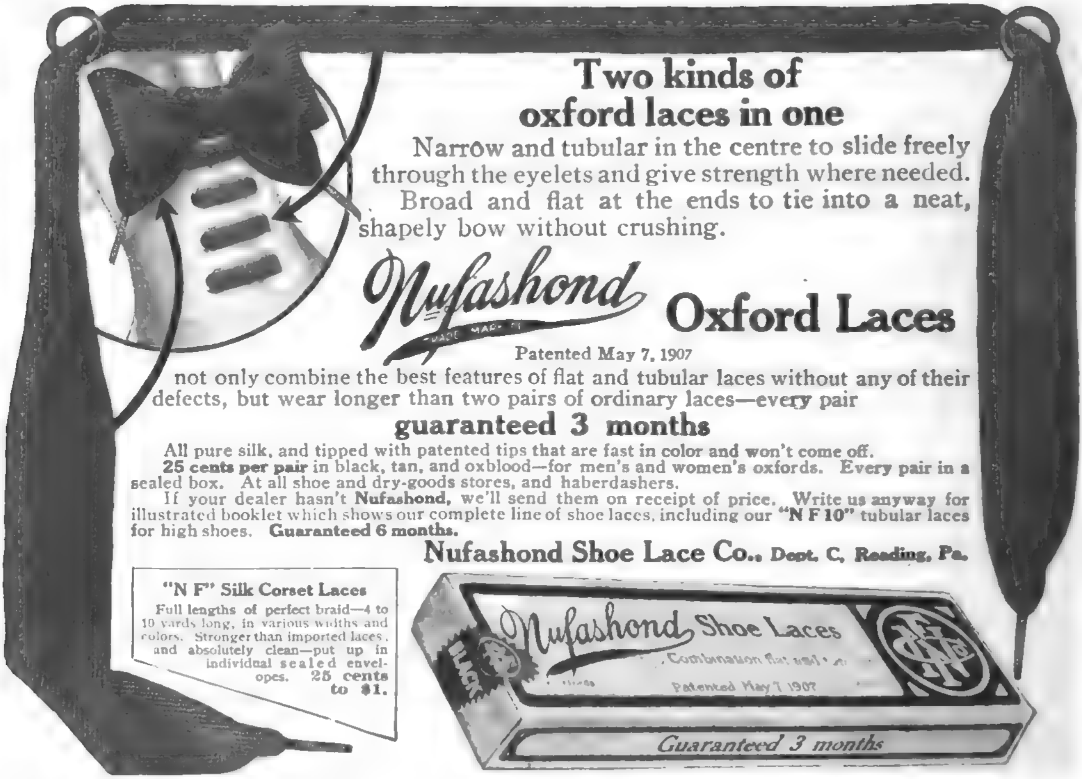
To be sure of long wear, correctness of pattern and permanency of coloring insist on selecting fabrics having this mark stamped on the back. It assures satisfaction to you and to your tailor.

You can distinguish good cloth from bad through our booklet, "Standish Worsteds, Plymouth." Write for it today, mentioning your tailor's name and address.

THE STANDISH WORSTED CO.
Plymouth, Mass.

The Trade Mark on the Cloth

STANDISH WORSTEDS PLYMOUTH



Two kinds of oxford laces in one

Narrow and tubular in the centre to slide freely through the eyelets and give strength where needed. Broad and flat at the ends to tie into a neat, shapely bow without crushing.

Nufashond Oxford Laces

Patented May 7, 1907

not only combine the best features of flat and tubular laces without any of their defects, but wear longer than two pairs of ordinary laces—every pair

guaranteed 3 months

All pure silk, and tipped with patented tips that are fast in color and won't come off.

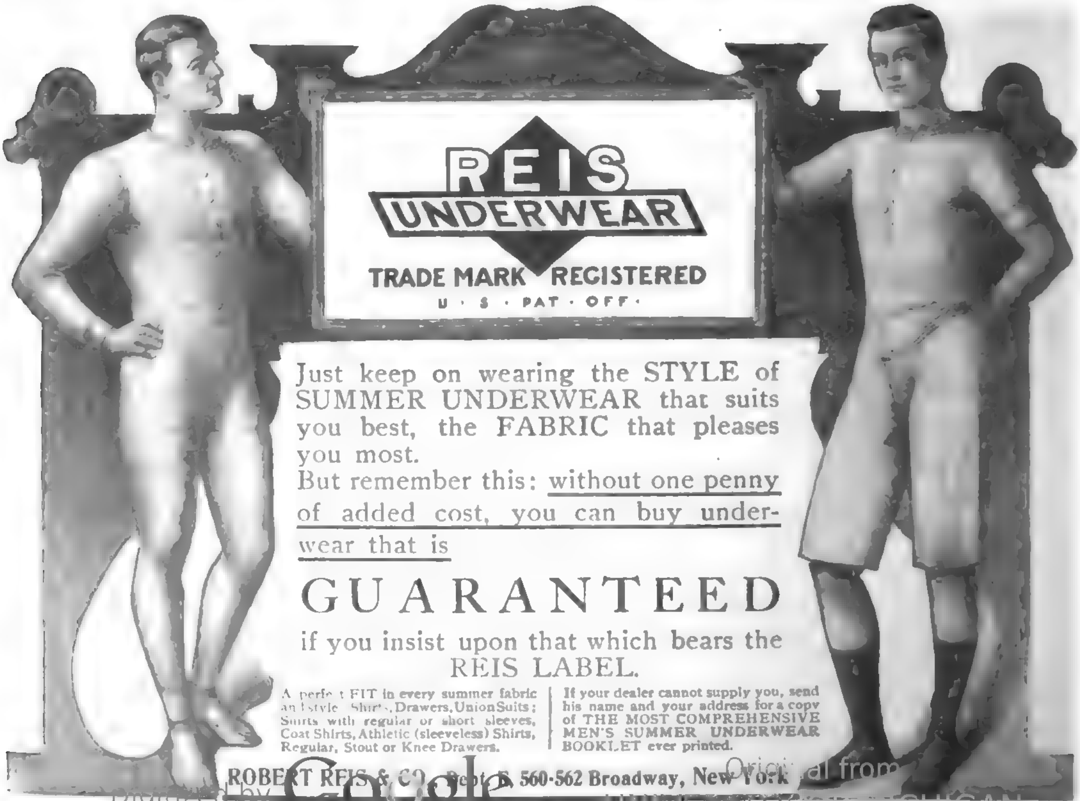
25 cents per pair in black, tan, and oxblood—for men's and women's oxfords. Every pair in a sealed box. At all shoe and dry-goods stores, and haberdashers.

If your dealer hasn't **Nufashond,** we'll send them on receipt of price. Write us anyway for illustrated booklet which shows our complete line of shoe laces, including our **"N F 10"** tubular laces for high shoes. **Guaranteed 6 months.**

Nufashond Shoe Lace Co., Dept. C, Reading, Pa.

"N F" Silk Corset Laces

Full lengths of perfect braid—4 to 10 yards long, in various widths and colors. Stronger than imported laces, and absolutely clean—put up in individual sealed envelopes. **25 cents to $1.**



REIS UNDERWEAR

TRADE MARK REGISTERED
U · S · PAT · OFF ·

Just keep on wearing the STYLE of SUMMER UNDERWEAR that suits you best, the FABRIC that pleases you most.

But remember this: without one penny of added cost, you can buy underwear that is

GUARANTEED

if you insist upon that which bears the REIS LABEL.

A perfect FIT in every summer fabric and style—Shirts, Drawers, Union Suits; Shirts with regular or short sleeves, Coat Shirts, Athletic (sleeveless) Shirts, Regular, Stout or Knee Drawers.

If your dealer cannot supply you, send his name and your address for a copy of THE MOST COMPREHENSIVE MEN'S SUMMER UNDERWEAR BOOKLET ever printed.

ROBERT REIS & CO., Dept. B, 560-562 Broadway, New York

The advertisements in Everybody's Magazine are indexed. Turn to page 2.

"Porosknit"

Summer Underwear

FOR MEN **FOR BOYS**

After the bath, "Porosknit" is particularly refreshing. The open texture lets air reach your body—*retains* the cooling sensation of the bath.

Wear Porosknit, either in two-piece or union style, and you'll know true comfort.

Insist on This Label

TRADE MARK "Porosknit" REG. U.S. PAT. OFF.

On Only Genuine Porosknit

FOR MEN Any Style Shirts and Drawers per garment **FOR BOYS**

50c **25c**

Any Style Union Suits, $1.00 for Men; 50c for Boys

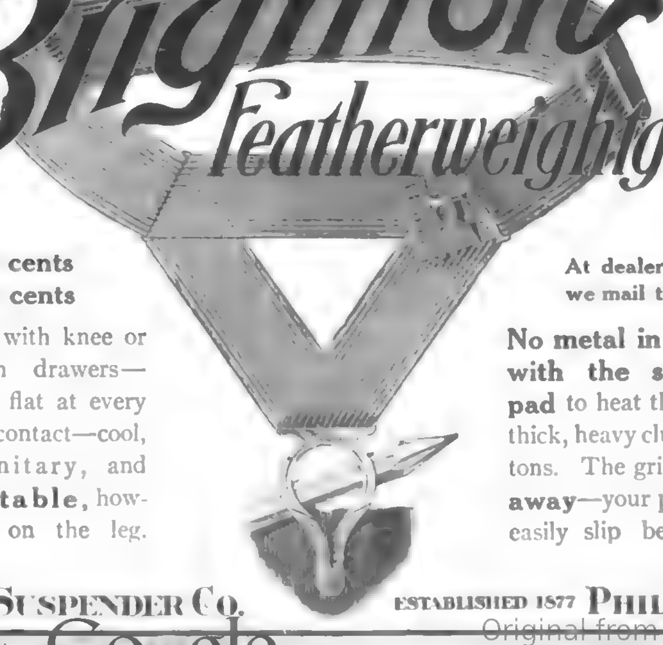
Buy from your regular dealer

Write us now for Handsomely Illustrated Booklet

Chalmers Knitting Co., 9 Washington St., Amsterdam, N.Y.

Brighton

Featherweight garter



25 cents
50 cents

For wear with knee or full-length drawers—absolutely flat at every point of contact—cool, light, sanitary, and **comfortable,** however put on the leg.

At dealers or we mail them

No metal in contact with the skin, no pad to heat the leg, no thick, heavy clumsy buttons. The grip **stands away**—your pencil will easily slip beneath it.

PIONEER SUSPENDER CO. ESTABLISHED 1877 **PHILADELPHIA**

Slip on a ROXFORD Garment—

See how easily it goes on—how well it fits. That's *comfort* for you. Roxford is full cut. It fits. No binding or chafing.

You can get Roxford in the *new styles*—knee drawers, short-sleeve or sleeveless shirts without buttons. Made of good long-wearing balbriggan—absorbs perspiration and prevents chilling. Does not shrink—fits after months of wear and washing. *There's a little book on*

Roxford Underwear

For Men and Boys. It tells about this great improvement in masculine undergarments. Send for it before you purchase your Spring underwear. *It's well worth writing for.*

Long-sleeve shirts
Short-sleeve shirts
Sleeveless shirts (no buttons)
Short-sleeve shirts (no buttons)
Ribbed and flat union suits
Ankle-length drawers
Knee-length drawers
Short-stout drawers
Long-slim drawers

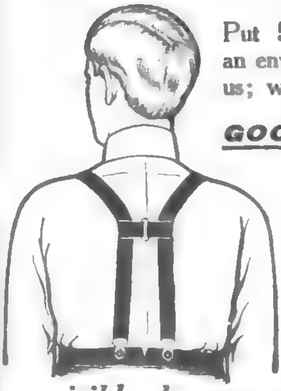
50c., 75c., $1.00. Send your name for the Book and please yourself

Roxford Knitting Company, Dept. G, Philadelphia

DON'T TAKE!!

any "JUST AS GOOD" if you want

"Common-Sense" Suspenders



Put 50c in stamps in an envelope and send to us; we will do the rest.

GOOD POINTS:

1. *Do not slide from shoulders.*
2. *Long, medium and short lengths.*
3. *Latest invisible drawers supporter.*
4. *Improved adjustable back.*
5. *Make the pants hang properly.*

Price 50c., Postpaid

Common-Sense Suspender Co.

729 B'way, New York Morristown, N. J.

SALESMEN WANTED

SOIESETTE
REGISTERED

Ask for it by name when you buy Men's Ready-to-wear Garments.

SOIESETTE is the ideal summer fabric. It is distinctive, comfortable, cool. Looks like rich silk pongee, but is many times as durable.

Leading manufacturers of men's ready-to-wear garments are using SOIESETTE for

Summer Underwear
Athletic Underwear
Men's and Women's Pajamas
Outing Shirts
Negligee Shirts
Office Coats
Children's Dresses
Women's Shirt Waists, etc.

SOIESETTE is fashionable, yet inexpensive—costs but a third as much as silk, yet looks fully as rich. Repeated laundering will not dim its color. By the yard in over 50 shades at all retail stores.

Look for this label

SOIESETTE
REGISTERED

on each garment

SOIESETTE stamped on selvage of every yard.

CLARENCE WHITMAN & CO. MFRS.
39 LEONARD ST., NEW YORK

50c Per Pair *for* Pure Silk

WHY WEAR hose made Hose

of cotton lisle or coarse yarns when you can buy genuine silk half-hose at 50c?

Phoenix Pure Silk Hose

are genuine silk—every thread is guaranteed to be the purest cocoon silk—heel, toe, top and body. The heels and toes are reinforced by our exclusive Duo-Weve process, imparting remarkable wearing qualities.

Phoenix Silk Half-Hose are seamless. They are the first genuine cocoon silk half-hose to sell at 50c. The purchase of the silk output of several mills enables us to reduce manufacturing cost.

The exquisite, light, soft, lustrous texture of Phoenix Silk Hose is a decided contrast with the hard, coarse, common hose of mixed yarns that sell at the same price.

Phoenix Silk Hose are not mercerized cotton, or silk and cotton mixed, but every pair is guaranteed pure silk throughout.

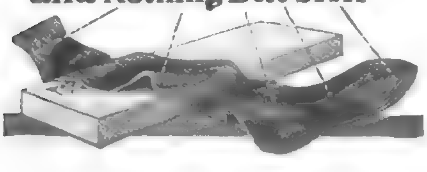
Ask your dealer first for Phoenix Hose, but, if not easily obtainable, we will fill your order direct and give you an absolute guarantee that every thread of these socks is pure silk, or money refunded.

A trial will convince you of the excellent wearing qualities of Phoenix Silk Hose. You will never go back to common hose when you can get pure silk ones like the Phoenix for 50c a pair.

Can be had in the following colors: black, tan, maroon, green, grey, taupe, burgundy, navy and helio. Six pairs, plain or assorted colors, in handsome box, prepaid $3.00, or 50c per pair—sold with a positive guarantee for wear. If not as represented money will be refunded. State size and color wanted.

Phoenix Pure Silk Knitted Neckties to match hose, 50c each.

All Silk, Pure Silk and Nothing But Silk



Phoenix Knitting Works

249 Broadway Milwaukee, Wis.

You'll want Phoenix Mufflers next Fall

CARTER'S

REG. U.S. PAT. OFF.

QUALITY KNIT UNDERWEAR

Chic, dainty and durable. Unequalled in design, fit and finish. Pure sterilized white garments, made in a sun-flooded plant, by clean operators, on the latest and best machines.

Elegant fabrics with fine *invisible* ribs—fabrics made by no other manufacturer. Garments of finest Sea Island Cotton, finished in pure silk costing $6.50 per pound. Cheaper grades, too, equally desirable and as painstakingly made and finished. New garments for men, too. Most complete line for men, women, misses and children made by **anyone, anywhere.**

"Quality-Knit and Quality Fit"

Made in Union Suits and two-piece suits for women and children. Union Suits for men. Also infants' shirts and bands; silk, wool and cotton.

Would you like to see how we finish garments for women, misses and children? If so, fill out the coupon below and we will send samples of crochet finish and some interesting facts about laundering underwear.

The William Carter Co.
Sole Manufacturers
65 Main St.
Needham Heights,
Mass.

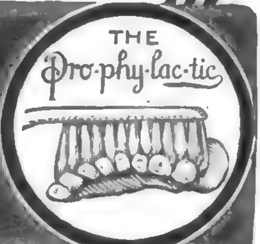
[illegible]
WM. CARTER CO., Needham Heights, Mass.
Please send me the samples of crochet [illegible]
which you mention.

Do You Merely Brush Your teeth

THE ORDINARY BRUSH

or

Do You REALLY CLEAN THEM?



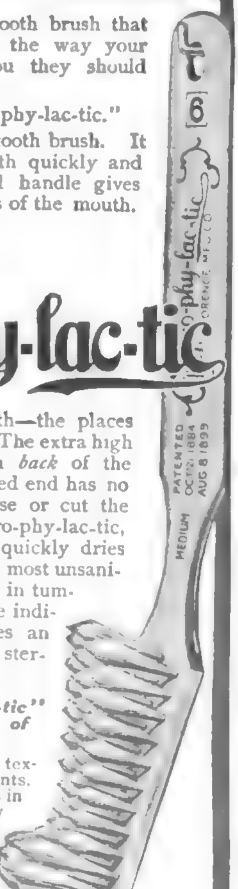
THERE is only one tooth brush that cleans the teeth in the way your dentist will tell you they should be cleaned.

This brush is the "Pro-phy-lac-tic."

It is the only scientific tooth brush. It is made to clean the teeth quickly and thoroughly. The curved handle gives perfect access to all parts of the mouth. The tufted bristles of the

Pro-phy-lac-tic

clean *between* the teeth—the places where decay begins. The extra high tufts at the end reach *back* of the teeth. The beveled tapered end has no edges or corners to bruise or cut the gums or mouth. Each Pro-phy-lac-tic, when hung on its hook, quickly dries and is always clean. (It is most unsanitary to keep tooth brushes in tumblers or receptacles). The individual yellow box assures an antiseptically clean brush, sterilized at the factory.



The name "Pro-phy-lac-tic" guarantees you a brush of known quality.

3 styles, 3 sizes, 3 bristle textures. Prices 25, 35 and 40 cents. Sold by druggists and dealers in toilet articles. We will supply direct if not obtainable locally.

Our free book "Tooth Truths" is worth writing for.

FLORENCE MFG. CO.
167 Pine Street, Florence, Mass., U.S.A.
Sole makers of Pro-phy-lac-tic Tooth, Hair, Military, Hand and Lather Brushes.

VASELINE COLD CREAM

Wind-Roughened Complexions

are prevented or relieved by the application of soothing, healing

VASELINE COLD CREAM

IN CONVENIENT, SANITARY PURE TIN TUBES
(Contain No Lead)

Different from others in that its base is Vaseline, which is entirely mineral and cannot turn rancid or decompose.

So wonderfully absorbed by the pores, it cleanses, heals and beautifies; its daily use insuring a clear, healthy skin.

This is but one of the twelve Vaseline preparations that together form a safe and convenient medicine chest for the treatment of all the little accidents and ailments prevalent in every family.

WRITE for our *FREE* VASELINE BOOK
it tells you of the special uses for

Capsicum Vaseline
Vaseline Camphorated Cream
Carbolated Vaseline
Mentholated Vaseline
Vaseline Oxide of Zinc
Vaseline Cold Cream
Pomade Vaseline
White Vaseline
Camphorated Vaseline
Borated Vaseline
Perfumed White Vaseline
Vaseline Camphor Ice

CHESEBROUGH MFG. CO.
Proprietors of Every "Vaseline" Product
34 State St., New York
London Office
42 Holborn Viaduct

This Gas Mantle Brightens a Million Homes

LINDSAY
TUNGSTEN

A million gas consumers know that the maximum of light, the maximum of wear and the ideal light for the eyes are found together only in the marvelous

Lindsay Tungsten Gas Mantle

It is made of a specially thick and strong fibre, specially treated; and because of this fact it will outlast several ordinary mantles.

It will not shrink up with use—a common mantle fault.

Its light is soft and pleasant — the most sensitive eyes will not be affected by it—yet the illumination is extraordinarily powerful.

Although we make the best mantles possible for the price, to retail at fifteen, twenty and twenty-five cents, we say frankly that the Lindsay Tungsten at thirty cents represents real mantle economy.

Get just one mantle from your dealer and prove it for yourself.

LINDSAY
TUNGSTEN

You Get the Beautiful Free Light, Too

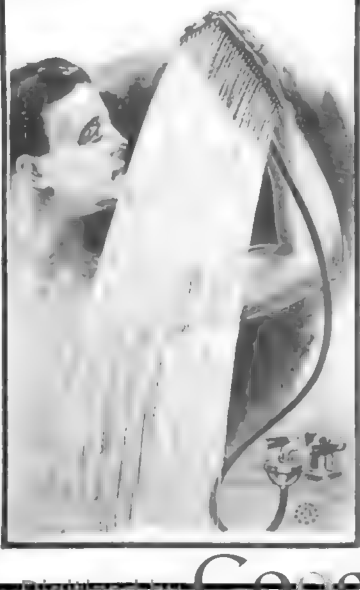
To introduce the Lindsay Tungsten Mantle as quickly as possible into another million homes, we are offering a beautiful Lindsay No. 5 light, complete, with artistically etched globe and Lindsay Tungsten Mantle, as a premium for the lids from twelve Lindsay Tungsten Mantle boxes and ten cents to cover postage and packing. Many people are buying the mantles in dozen lots so as to get their first light at once.

DEALERS—If not supplied with Lindsay Tungsten Gas Mantles, write us at once. We want the local dealer everywhere to get his proper share of this enormous business.

Lindsay Light Company
NEW YORK CHICAGO

Most good dealers can supply the Lindsay Tungsten Gas Mantle. If yours can't, send your order direct, mentioning his name. Lindsay Mantles fit all burners. (12)

$2, $3 and $4 Sizes
Guaranteed One Year
Will Last Five



A Shower Bath

Through the Brush

THE Knickerbocker Fountain Spraybrush gives an invigorating Shower Bath, a thorough Massage and an ideal Shampoo. Attaches to any faucet, made of the best India rubber. The hundreds of fine rubber "teeth," through which the water showers, *get the dirt out* as nothing else can, prevent pimples, and all blemishes caused by clogged pores. Saves time and strength, insures smooth, healthy skin and good circulation.

Knickerbocker Fountain Spraybrush on 10 Days' Trial

Sold by all leading dealers. Money refunded if not satisfactory. If you can't get the Spraybrush, send us your dealer's name and $2, $3 or $4, for large, medium or small size. We will send direct to you, prepaid, on 10 days' trial.

The Progress Company
426 Rand-McNally Bldg., Chicago.

Descriptive Booklet Sent FREE
Use the Coupon

The Progress Company,
426 Rand-McNally Bldg., Chicago

Send me $.... size Spraybrush prepaid, on 10 Days' Trial, Guaranteed One Year. Money Enclosed

Name...

Address...

Exact Tints From Pure White Lead Paint

Use Pure White Lead

ONLY by mixing paint to order can all gradations of tint be obtained.

¶ One advantage of using pure white lead and linseed oil, and tinting the paint at the time of making, lies in the fact that the most minute variations of color may be secured. Another advantage is the permanency of these tints. They will not fade or wash out.

¶ Furthermore, any kind of finish may be secured with pure white lead paint by changing the liquid constituents (oil, turpentine or varnish), giving dull, glossy or enamel surfaces.

¶ For all painting, interior or exterior, specify pure white lead ("Dutch Boy Painter" trade mark). The "Dutch Boy Painter" is the guaranty of white lead purity and reliability.

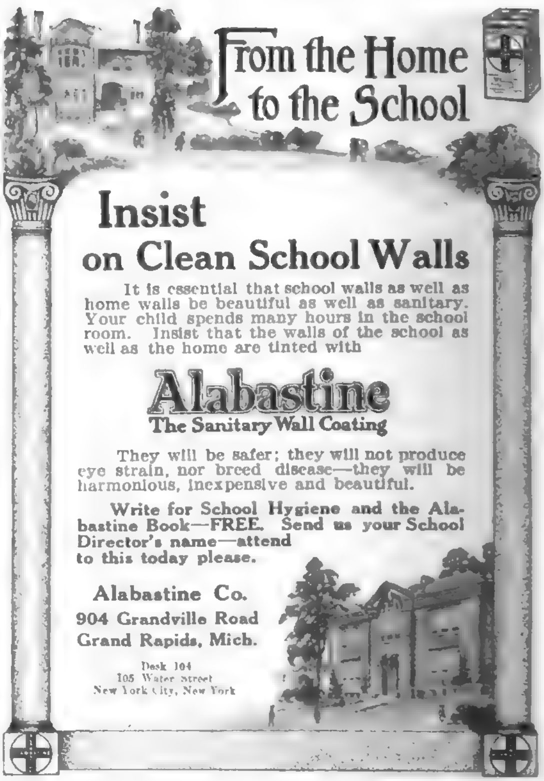
¶ Send for our "Dutch Boy Paint Adviser No. E" and learn *why* pure white lead paint, mixed fresh with pure linseed oil at the time of painting, is the most satisfactory and most economical paint to use. Booklets on home decoration and landscape gardening included. All free.

Our Pure White Lead ("Dutch Boy Painter" trade mark) is now packed in steel kegs, dark gun-metal finish, instead of in oak kegs as heretofore.

National Lead Company

An office in each of the following cities:

New York Boston Buffalo Cincinnati Cleveland
Chicago St. Louis
(John T. Lewis & Bros. Co., Philadelphia)
(National Lead and Oil Company, Pittsburgh)



From the Home to the School

Insist on Clean School Walls

It is essential that school walls as well as home walls be beautiful as well as sanitary. Your child spends many hours in the school room. Insist that the walls of the school as well as the home are tinted with

Alabastine

The Sanitary Wall Coating

They will be safer; they will not produce eye strain, nor breed disease—they will be harmonious, inexpensive and beautiful.

Write for School Hygiene and the Alabastine Book—FREE. Send us your School Director's name—attend to this today please.

Alabastine Co.
904 Grandville Road
Grand Rapids, Mich.

Desk 104
105 Water Street
New York City, New York

The Field Glasses that are Guaranteed

When you buy ordinary Field Glasses, you get no real guarantee at all—you must rely entirely upon your own judgment.

ATCO Binoculars

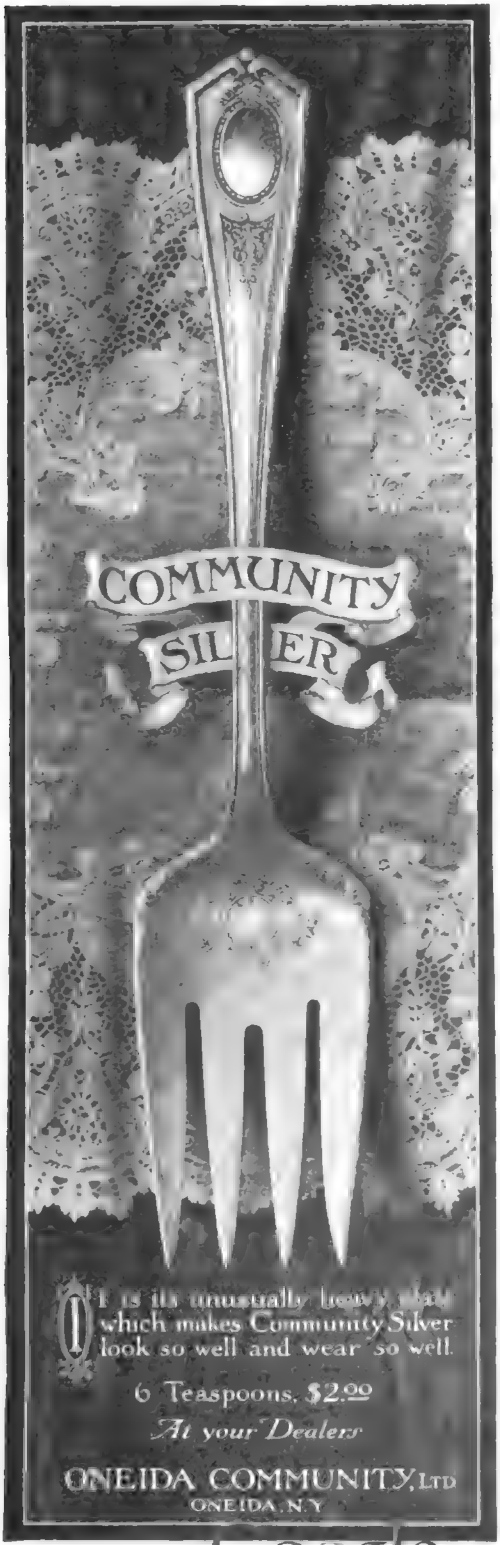
make Field Glass buying absolutely safe, because they are sold on a guarantee of "Satisfaction, New Glass or Money Back"—a Guarantee that protects you fully.

Four styles, each the most powerful at the price:

PERPLEX $55 up
AUTOCRAT $33
SIMPLEX $25
DUPLEX $15 up

If no local dealer can show them to you, write us for Catalog 29 and order direct.

American Thermo-Ware Co.
16 Warren St., New York



It is its unusually heavy plate which makes Community Silver look so well and wear so well.

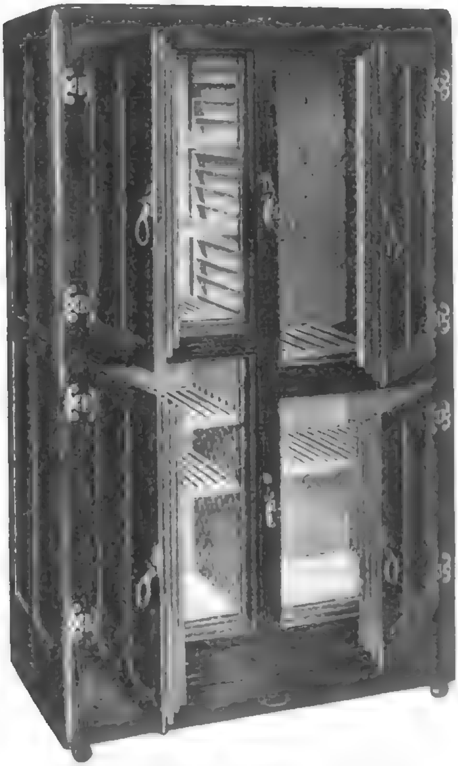
6 Teaspoons, $2.00

At your Dealers

ONEIDA COMMUNITY, LTD
ONEIDA, N.Y.

Your Greatest Help in Reducing the Cost of Living

is a refrigerator that will keep your food fresh and pure with the least trouble and the least expense for ice.



Bohn Syphon Refrigerators

lined with Genuine White Porcelain Enamel—not paint—are the easiest to keep sweet and clean. Wiping with a moist cloth is the only labor. Much so-called enamel is merely enamel paint, has not the glossy surface of genuine porcelain enamel, and in a short time discolors, cracks and peals off into the provisions.

Bohn Syphon Refrigerators use the least ice and keep food absolutely fresh and uncontaminated because they are built with perfect insulation to keep out the heat and perfect air circulation to keep the inside dry and cool. A wet cloth hung in the provision chamber will dry more quickly than in the outside air. Remember, it is dampness which spoils food, melts your ice, and makes your refrigerator unsanitary.

The health of your entire household depends on the refrigerator you keep your milk and butter and meat and vegetables in. Therefore, you ought to know exactly how it is constructed.

Send for our Illustrated Catalog telling what everyone should know about refrigerators, for their health's sake.

Sold By The Responsible Dealers

Use This Margin To Send For Catalog

NAME...

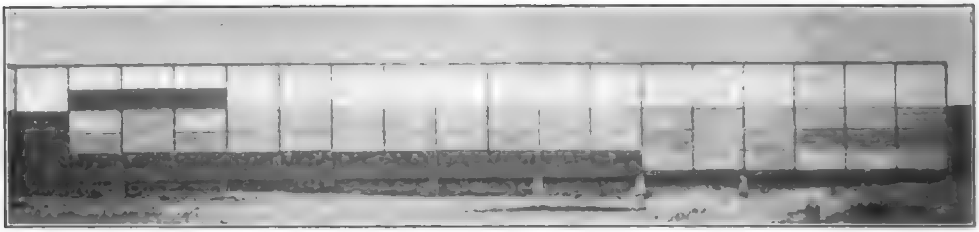
ADDRESS...

White Enamel Refrigerator Co.

ST. PAUL, MINN., U. S. A.

New York Store, H. S. Parks, Proprietor, 59 West 42nd Street.

Use Paint made with Oxide of Zinc



THE PAINT TEST FENCES

At Atlantic City, Pittsburgh and Fargo were erected to test the durability of all kinds of paint.

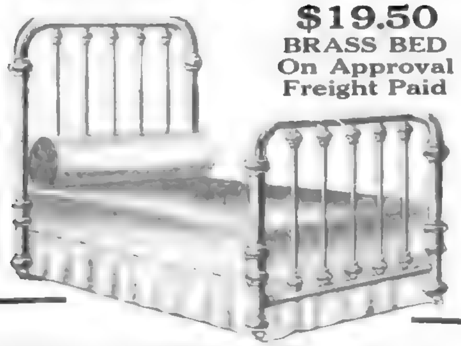
In every case the most durable paints have been those containing OXIDE OF ZINC.

Does your paint contain Oxide of Zinc?

Oxide of Zinc is unalterable even under the blowpipe.

The New Jersey Zinc Co.
55 Wall Street, New York, N. Y.

We do not grind Zinc in oil. A list of manufacturers of Oxide of Zinc Paints mailed *free* on request.



$19.50
BRASS BED
On Approval
Freight Paid

BISHOP GRAND RAPIDS QUALITY and STYLE

We sell this beautiful, Genuine **all-brass Bed**, Colonial Style, **Direct to you** for **$19.50.**

We ship it **On Approval and Prepay Freight** to all points east of Mississippi River and north of Tennessee line, allowing freight that far to points beyond. Or, we will send the Bed with guaranteed Springs and Cotton felt Mattress complete for **$29.50,** (worth $60.00). Our enormous output and quick cash sales direct from the "World's Furniture Center" make our low prices possible.

If you don't find this Bed superior to beds sold elsewhere at double our prices, send it back at our expense and we will refund your money. It is full size double Bed, 4 ft. 6 in. wide, by 6 ft. 4 in. long, with heavy 2-in. continuous Pillars—your choice of bright or "Satin" finish, both guaranteed for 10 years. With

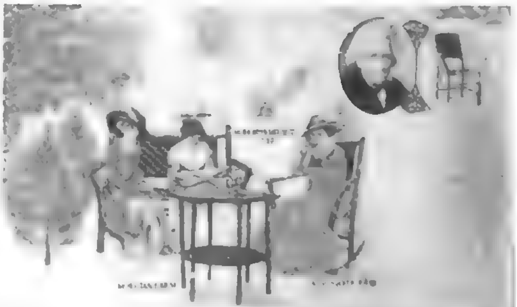
BISHOP'S BOOK OF CORRECT STYLES

you may furnish your home throughout at once or gradually, from time to time, being sure of artistic and harmonious results.

For many years thousands of discriminating buyers have traveled far to our showrooms at Grand Rapids [illegible]. For the BENEFIT of those who cannot come we have issued our handsome and instructive PORTFOLIO of 16 PAGES. It contains [illegible] plates of artistically furnished rooms in "period" and modern styles. Shows correct shades of popular Grand Rapids finishes. Illustrates and describes over one thousand styles of dependable furniture.

WE WILL SEND THIS ELABORATE BOOK, postage paid, if you will enclose 25 cents to show your interest. The 25 cents may be deducted from your order. If you don't think the book a Correct Guide to Furniture Buying, send it back and we will refund your money and the postage you paid in returning it. Write for the book now and GET THE BENEFIT of high quality at Direct prices. References, any Grand Rapids Bank.

BISHOP FURNITURE COMPANY
24-36 Ionia Street Grand Rapids, Mich.



Every Day - A Day of Rest

NEARLY every family spends four or five months of their lives either on the porch or on the lawn. Some homes have a father or a mother well advanced in years, who are compelled to spend day after day in their chair; others may be confined through sickness or accident—give them more comfort. Get them an "Old Hickory" chair and let them enjoy that elastic, springy feeling—like the gentle sway of the young tree itself.

No home is too rich or too poor to have an

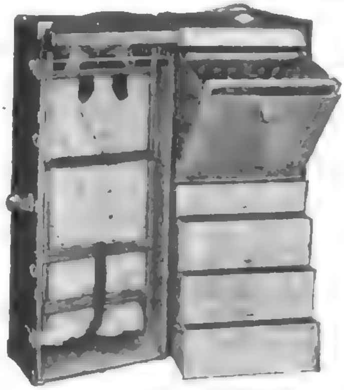
OLD HICKORY

chair, settee, swing or table. If your "bones ache," or you have that "tired feeling," then learn what comfort really is by sitting in an "Old Hickory" chair. Then you will know what an EASY CHAIR is. You'll know what it is to enjoy that gentle, springy feeling no other chair can give. You'll like it for its artistic and rustic simplicity—its comfortable breath of the woods.

It's no wonder that Andrew Jackson liked his chair so well that they nicknamed him "Old Hickory," nor is it any wonder that we should adopt "Old Hickory" as our trade-mark, which we burn into every piece of furniture we make. Everywhere you go, in the country or town, you will find "Old Hickory" furniture adding its charm and beauty to porch, lawn or library by its simple touch of nature. We have a beautiful new 48-page catalogue which we will be glad to send you free upon application. Write for it today.

TRADE
OLD HICKORY CHAIR CO. MARTINSVILLE IND.
MARK

THE OLD HICKORY CHAIR CO., Dept. H-6, Martinsville, Ind.



"IT IS JUST GRAND"

That's what every woman says about the latest

"LIKLY" Wardrobe Trunk

The simplicity of the new "Likly" packing arrangement—only a single strap—is a priceless advantage, and is quick and easy to operate.

This trunk will readily carry sixteen or eighteen suits or gowns and the accessories to go with them, and every garment is instantly accessible when the trunk is opened.

In addition to the wardrobe section, there is a large and roomy complete chiffonier section, including a drawer specially designed to accommodate a large hat, but which may be utilized for other purposes.

The "Likly" Midget Wardrobe Trunk for Men

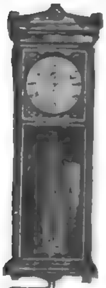
is also one of the simplest, most convenient and most compact wardrobe trunks ever made, and is an excellent short-trip trunk for busy men.

If you appreciate having your belongings kept in perfect condition and instantly accessible while traveling, you need a "Likly" wardrobe.

Complete Wardrobe Trunk Booklet and name of nearest dealer sent on request

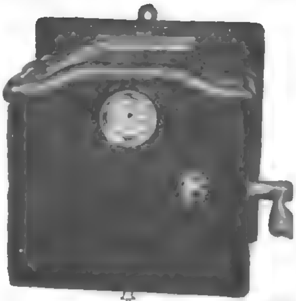
HENRY LIKLY & COMPANY, 202 Lyell Ave., Rochester, N. Y.

The Time Recorder that *Can't* be Tampered With



Here is *one* recorder that employees can't stop. Every bit of mechanism is securely *locked* and *you* retain the key. There is no clock-work or delicate mechanism to be put out of order.

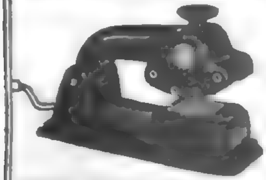
The Clock Keeps the Time—The Chronograph Records It



EMPLOYES IN AND OUT CARD TIME RECORDER

Stromberg Electric Chronograph

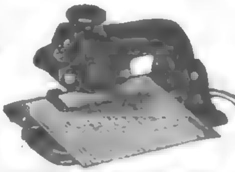
has another uncommon advantage in affording a uniform record at all points as one clock controls one or one hundred. This does away with all chance of question as to exactness of records in different parts of your establishment. *The Automatic Ribbon Feed* insures a clear imprint *always*.



GENERAL OFFICE CHRONOGRAPH

Know Your Labor Costs to a Penny

This is made possible by the Cost Keeping Model of the Chronograph—a method that is quick and easy for workmen, readily computed by the bookkeeper and puts you in possession of information that is absolutely essential to profit-making.



COST KEEPING CHRONOGRAPH

The General Office Model for stamping arrival and departure of messages, letters, papers, parcels, is a preventative of disputes, a check on correspondents, an insurance of speed and proper handling of business.

Stromberg Electric Mfg. Co., 1251 Marianna Street, Chicago

E.
June

Stromberg Electric Mfg. Co.
1251 Marianna St.
Chicago, Ill.

Send without obligation information regarding use of Stromberg Electric Chronograph for:

- ☐ . . Employees' In-and-Out
- ☐ Factory Time Cost Keeping
- ☐ . . . . . General Office Purposes

. . . .
(Give on this line any other use *desired.*)

Name. . . . .

Address. . . . .

Worn with Four-in-Hand or Bow.

It Rolls—no sharp fold to break.

Corliss-Coon

TRADE MARK

Write for New Style Book showing all the Latest Shapes. The Best Furnishers almost everywhere sell Corliss-Coon Collars. If not willingly supplied send us 25c for any two collars you would like to try.

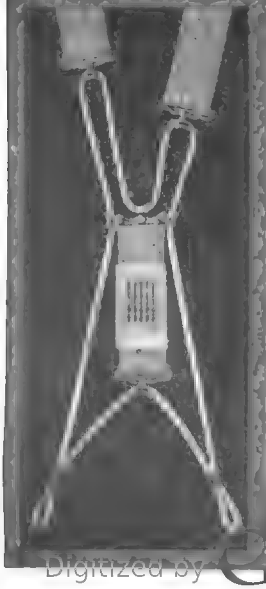
"*Colonial*"

A Comfortable Warm Weather Collar with lots of style.

2 for 25 cts.

Corliss, Coon & Co., Dept. B, Troy, N. Y.

SHIRLEY PRESIDENT SUSPENDERS



This is the famous sliding cord that makes you forget you have suspenders on—exclusive features of Shirley President Suspenders.

Three weights—two lengths. Every pair guaranteed. At dealers or direct 50c.

Nothing ever happened tomorrow—buy your pair today.

The C. A. Edgarton Mfg. Co.
SHIRLEY PRESIDENT SUSPENDERS
703 Main St., SHIRLEY, MASS.

EsterbrooK Steel Pens

ESTERBROOK & CO
DOUBLE ELASTIC
135

250 Styles

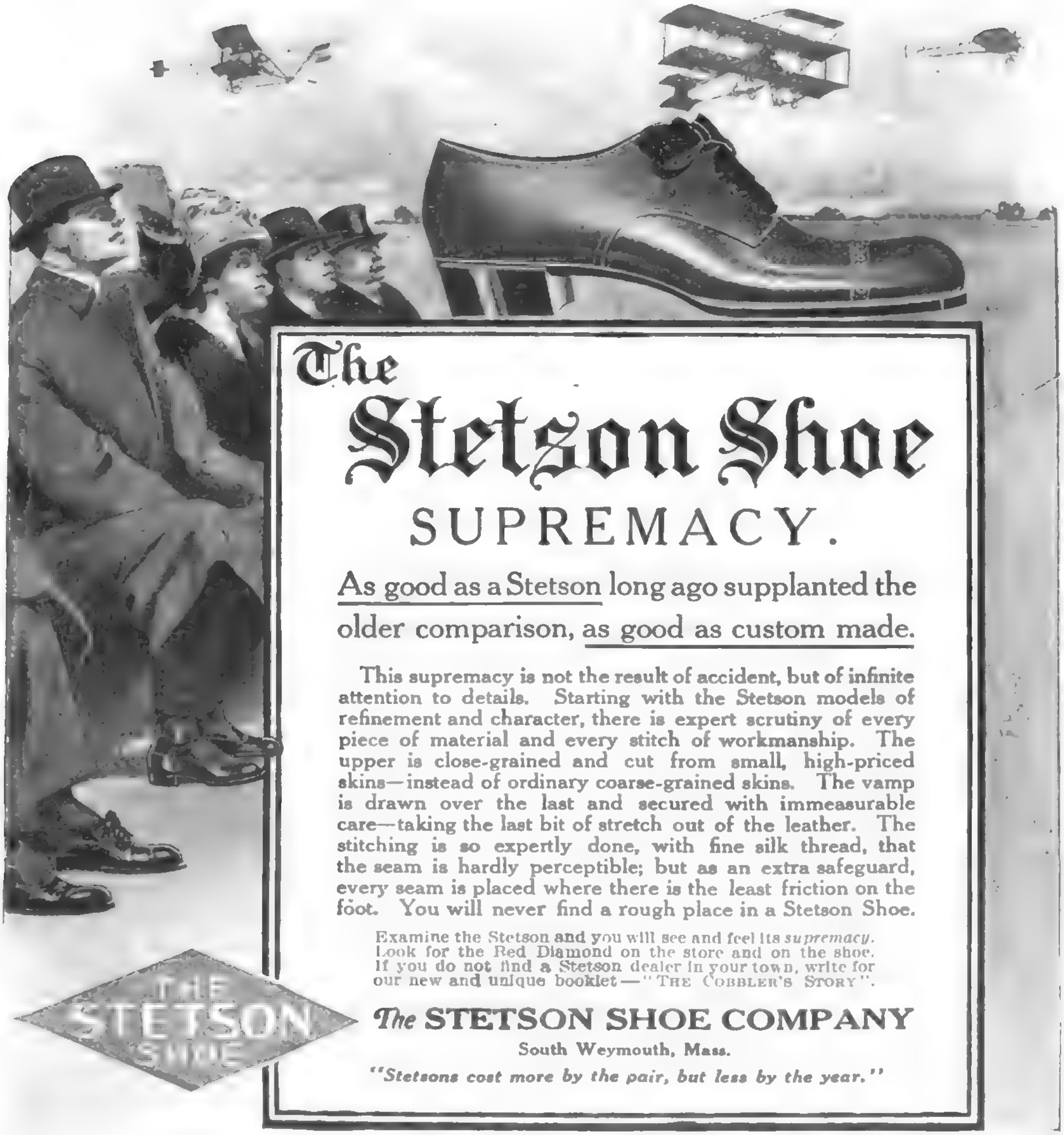
Every Esterbrook pen is sure to give satisfaction.

A style for every writer.

Quality guaranteed by a half-century's reputation.

At all stationers.

The Esterbrook Steel Pen Mfg. Co.
Works: Camden, N.J. 26 John St. New York



The Stetson Shoe

SUPREMACY.

As good as a Stetson long ago supplanted the older comparison, as good as custom made.

This supremacy is not the result of accident, but of infinite attention to details. Starting with the Stetson models of refinement and character, there is expert scrutiny of every piece of material and every stitch of workmanship. The upper is close-grained and cut from small, high-priced skins—instead of ordinary coarse-grained skins. The vamp is drawn over the last and secured with immeasurable care—taking the last bit of stretch out of the leather. The stitching is so expertly done, with fine silk thread, that the seam is hardly perceptible; but as an extra safeguard, every seam is placed where there is the least friction on the foot. You will never find a rough place in a Stetson Shoe.

Examine the Stetson and you will see and feel its *supremacy*. Look for the Red Diamond on the store and on the shoe. If you do not find a Stetson dealer in your town, write for our new and unique booklet—"THE COBBLER'S STORY".

***The* THE STETSON SHOE COMPANY**
South Weymouth, Mass.

"Stetsons cost more by the pair, but less by the year."

If You Have Something To Fix

Don't Use Make-Shift Tools

To mend the gas jet, to hang a picture, to bend or cut a wire, to hold something firmly, to do many, many things, see that you have a pair of

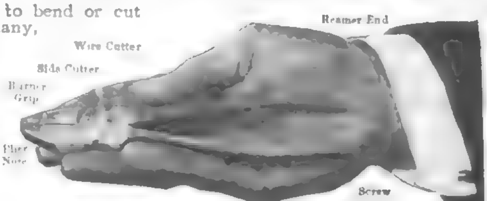
U TI CA
TRADE MARK

PLIERS
for
HOUSEHOLDERS
AUTOISTS
MECHANICS
MILLINERS
JEWELERS
ELECTRICIANS
PLUMBERS
LINEMEN
Look for Trade Mark

Utica Pliers

Get a pair at your Hardware or Electrical Supply store today. If you are already a Plier or Nipper user you will appreciate the superior quality, design and material of Utica Pliers. If you have never used a plier you will wonder how such a tool could be made so useful and powerful. Insist upon getting the UTICA. Guaranteed satisfactory in every way or your money back.

Utica Drop Forge & Tool Co.,
Dept. 32 Utica, N. Y.



The Only Plier that Fits the Hand.

Household Plier No. 700, Price 85 cents at dealers. 15 cents extra for mailing from us.

Wire cutter and Plier combined. Has screwdriver at end of handle. One of many different styles and sizes. If your Hardware or Electrical Supply dealer does not carry them, write us for descriptive catalogue, that shows all necessary styles, sizes and prices for everybody

CLEANSED WITH

CUTICURA SOAP

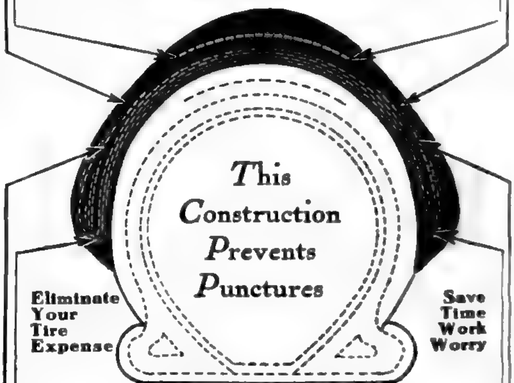
Means skin health and bodily purity in infancy and childhood and freedom, in the majority of cases, from torturing, disfiguring affections of the skin and scalp in after life. Those who value a clear skin, soft, white hands, a clean, wholesome scalp and live, glossy hair will find that Cuticura Soap, assisted by Cuticura Ointment, realizes every expectation.

Sold throughout the world. Depots: London, 27, Charterhouse Sq.; Paris, 10, Rue de la Chaussee d'Antin; Australia, R. Towns & Co., Sydney; India, B. K. Paul, Calcutta; China, Hong Kong Drug Co.; Japan, Maruya, Ltd., Tokio; So. Africa, Lennon, Ltd., Cape Town, etc.; U. S. A., Potter Drug & Chem. Corp., Sole Props., 133 Columbus Ave., Boston.

☞ Post-free, 32-page Cuticura Book, "How to Preserve, Purify and Beautify the Skin and Hair."

No More Punctures

No more "blow outs", no more tire troubles at all. Standard Tire Protectors enable you to come and go, day in and day out, without the least bit of anxiety. Eliminate the tire expense and you know the cost of up-keep of your car will be merely nominal.


This Construction Prevents Punctures
Eliminate Your Tire Expense
Save Time Work Worry

Standard Tire Protectors are the only device known which protect tires without affecting resiliency.

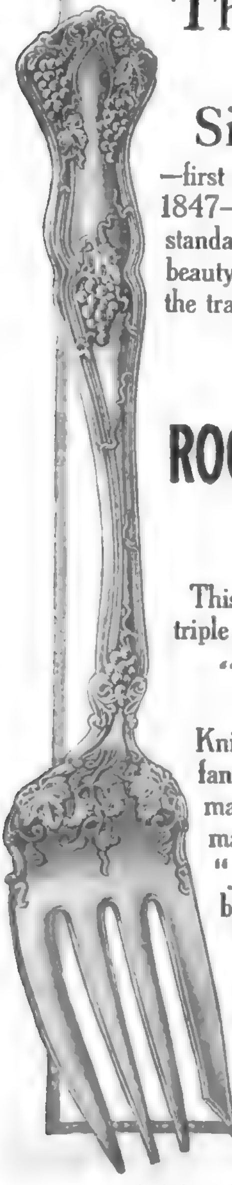
Sharp stones, glass or nails cannot penetrate our durable protectors. The arrows above indicate their strong construction. The body of the tire protector is composed of four or more layers of Sea-Island cotton fabric, and the rubber tread of pure Para Rubber, giving strongest wearing qualities.

Slips over the tread surface of the tire and is held firmly in place by natural inflation pressure. No metal fastenings. Gravel, water or foreign matter cannot get in. Impossible for them to work off, and no creeping. Made for any style tire or wheel.

Write today for our handsome booklet and see why *"Standard Protectors Do Protect."* Read our many genuine testimonials.

Standard Tire Protector Co.
402 S. Water St. Saginaw, Mich.

The 1847 Girl



The Original Rogers Silver Plate

—first produced in the year 1847—and the acknowledged standard, both in quality and beauty, since that period, bears the trade mark

1847 ROGERS BROS. X S TRIPLE

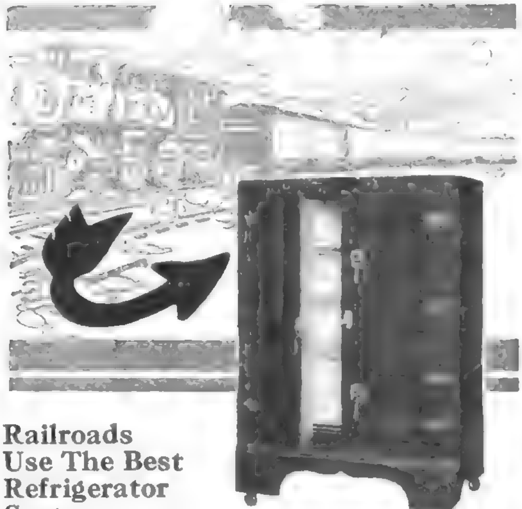
This guarantees the heaviest triple plated ware made—

"Silver Plate that Wears."

Knives, forks, spoons, and fancy serving pieces in many attractive patterns may be had in this famous "**1847 ROGERS BROS.**" brand.

Sold by leading dealers. Send for catalogue "T-20" showing designs.

MERIDEN BRITANNIA CO.
(International Silver Co., Successor)
Meriden, Conn.
NEW YORK, CHICAGO
SAN FRANCISCO



Railroads Use The Best Refrigerator System

When you find the leading transcontinental railroads using a refrigerator system, make up your mind they have tested it thoroughly in every detail, as to efficiency in cooling, sanitation, economy in consumption of ice.

Seeger Dry Air Siphon Refrigerators

are in use on all the leading railways, on their buffet and dining cars; train loads of fruits, vegetables and meats are safe-guarded by this system in their refrigerator cars for across-the-continent shipments.

They are just as efficient in the home. There is a size to suit every need. Every one is perfect in construction and thoroughly tested before sent out.

Beautiful selected red oak exterior.

Indestructible, snowy white enamel lining.

The Seeger patented Air Siphon is one feature on which we lay particular stress, as we are the only manufacturers of what has hitherto been known as "Siphon Refrigerators" and sold under that name.

The Air Siphon maintains a constant circulation of pure, dry, cold air—stagnant air is impossible. All impurities, odors and moisture are forced from the provision chamber and condensed on the ice, from where they are carried off, as it melts, through the drain pipe.

Butter, milk, cream, fruit, onions, etc., may be kept in the same provision chamber without taint or contamination.

SOLD BY DEALERS: *If some reliable dealer in your city cannot sell you a Seeger Air Siphon Refrigerator*, write us for booklet, which explains the siphon system, give the name of your dealer and we will make arrangements to deliver the refrigerator you need.

Guarantee:—*Seeger Air Siphon Refrigerators are sold under an iron-clad guarantee, that if not satisfactory, you can exchange or have your money refunded.*

Seeger Refrigerator Co.
329 to 343 East Seventh Street
St. Paul, Minn.

If you really want to know some delightful new summer desserts—*send for the book.* It tells about Charlottes, Custards and Creams made with

Kingsford's Corn Starch

to blend with sweet and acid fruits and berries. Also fruit tarts and berry pies—excellent rules for strawberry short-cake and dainty cakes for summer evening tea.

The best cooks in the land have contributed their pet recipes.

The book is free. Send your name on a post card for Cook Book "G"—"What a Cook Ought to Know about Corn Starch"—168 of the best recipes you ever tried.

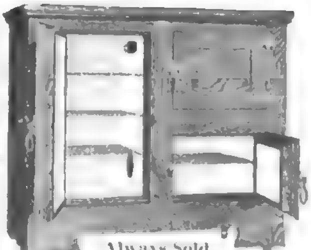
T. KINGSFORD & SON
Oswego, N. Y.
NATIONAL STARCH CO., Successors

Write for Our Free Book on

Home Refrigeration

This book tells how to select the home Refrigerator, how to know the poor from the good, how to keep down ice bills, how to keep a Refrigerator sanitary and sweet—lots of things you should know before buying ANY Refrigerator.

It also tells all about the "Monroe," the Refrigerator with inner walls made in one piece of solid, unbreakable, White Porcelain Ware an inch thick and highly glazed, with every corner rounded. No cracks or crevices anywhere. The "Monroe" is as easy to keep clean as a china bowl.



Always Sold DIRECT and at **Factory Prices; Cash or Monthly Payments**

The "Monroe"

Most other Refrigerators have cracks and corners which cannot be cleaned. Here particles of food collect and breed countless germs. These germs get into your food and make it poison, and the family suffers—from no traceable cause.

The "Monroe" can be sterilized and made germlessly clean in an instant by simply wiping out with a cloth wrung from hot water. It's like "washing dishes," for the "Monroe" is really a thick porcelain dish inside.

The high death rate among children in the summer months could be greatly reduced if the Monroe Refrigerator was used in every home where there are little folks.

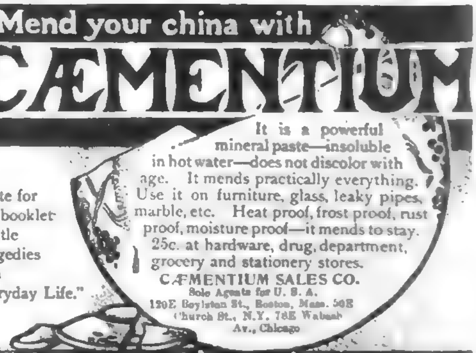
The "Monroe" is installed in the best flats and apartments, occupied by people who CARE—and is found today in a large majority of the VERY BEST homes in the United States. The largest and best Hospitals use it exclusively. The health of the whole family is safeguarded by the use of a Monroe Refrigerator.

When you have carefully read the book and know all about Home Refrigeration, you will know WHY and will realize how important it is to select carefully. Please write for book today.

Monroe Refrigerator Co., Station [illegible] Cincinnati, O.

Mend your china with

CÆMENTIUM



It is a powerful mineral paste—insoluble in hot water—does not discolor with age. It mends practically everything. Use it on furniture, glass, leaky pipes, marble, etc. Heat proof, frost proof, rust proof, moisture proof—it mends to stay. 25c. at hardware, drug, department, grocery and stationery stores.

CÆMENTIUM SALES CO.
Sole Agents for U. S. A.
120E Boylston St., Boston, Mass. 50E Church St., N.Y. 78E Wabash Av., Chicago

Write for free booklet "Little Tragedies from Everyday Life."

Sticks everything but is not sticky

Iron Out-of-Doors

Wouldn't you like to take your ironing to the veranda, or under the trees, or wherever it's the most comfortable to work? Here is an Iron that makes it possible for you to do that—it has done away with the terrors of sweltering heat and endless trips between stove and board. The

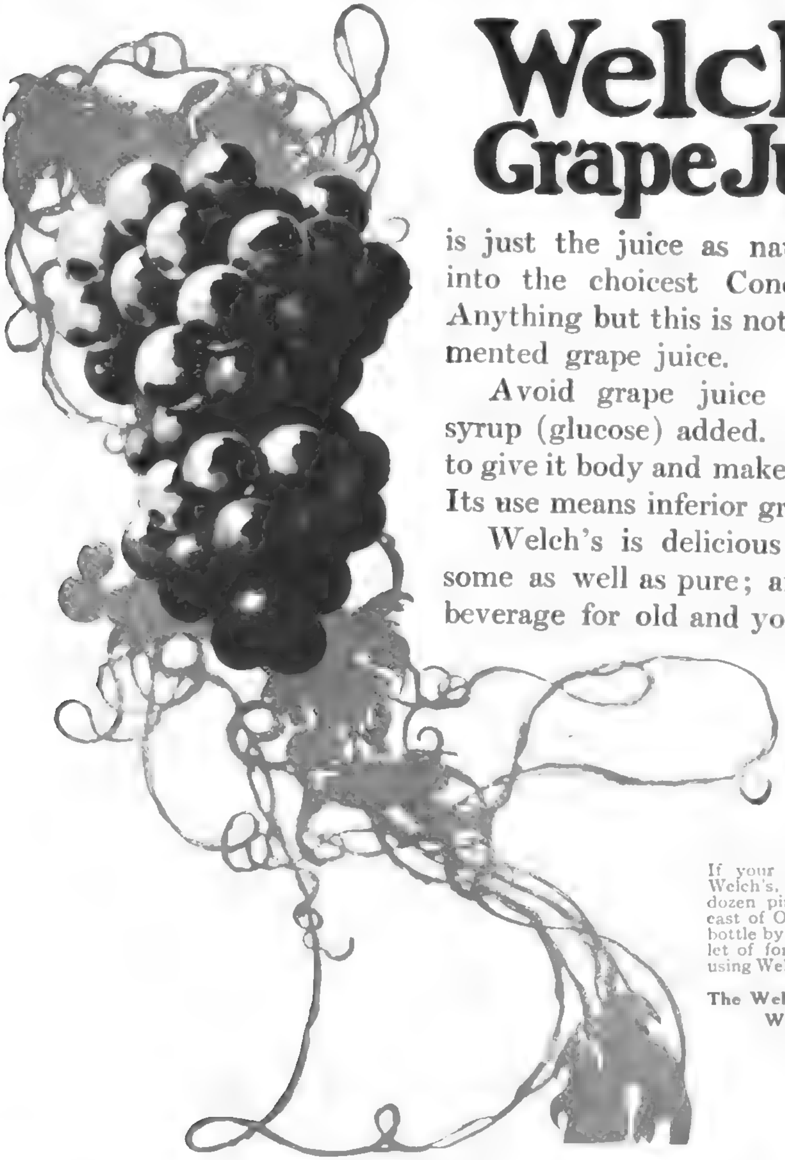
FRESCO SELF-HEATING FLAT-IRON

makes its own heat—*concentrates it on your work*—doesn't throw it out into the room to melt you down. May be turned up or down like a gas jet—and *is just as safe.* Interesting little booklet free

Agents—Here's a live proposition. Ready sales, good commission, exclusive territory; we help you. Other agents doing big business; so can you. Write today for terms.

New York Flat-Iron Co., Box 54 Belle Mead N. J.

or Anywhere



Welch's Grape Juice

is just the juice as nature puts it into the choicest Concord grapes. Anything but this is not pure, unfermented grape juice.

Avoid grape juice having corn syrup (glucose) added. This is done to give it body and make it palatable. Its use means inferior grapes.

Welch's is delicious and wholesome as well as pure; an ideal table beverage for old and young.

If your dealer doesn't keep Welch's, send $3.00 for trial dozen pints, express prepaid east of Omaha. Sample 3-oz. bottle by mail, 10 cents. Booklet of forty delicious ways of using Welch's Grape Juice, free

The Welch Grape Juice Co.
Westfield, N. Y.

Necco Sweets

Most Wholesome of All Toothsome Treats

Give the youngsters NECCO SWEETS. Good for them—fresh and clean—made in the largest and most up-to-date confectionery factory.

When the children know the real meaning of NECCO, no other kind will ever do. Over 500 varieties, including NECCO WAFERS and LENOX CHOCOLATES. Sold by all best dealers.

NEW ENGLAND CONFECTIONERY COMPANY, BOSTON, MASS.

Advertising can serve no worthier mission than to publish the Integrity and Superior Character of National Casket Company Productions.

THE finer sentiments of tribute affecting funeral arrangements are best satisfied by knowledge of what constitutes genuine worth in the burial casket.

National Caskets, because of superior materials, staunch construction and appropriate designs, represent the best value obtainable.

It is to facilitate to the utmost the selection of suitable caskets that this Company maintains twenty-three showrooms in principal cities where funeral directors may bring those concerned.

Leading Funeral Directors everywhere furnish National Caskets.

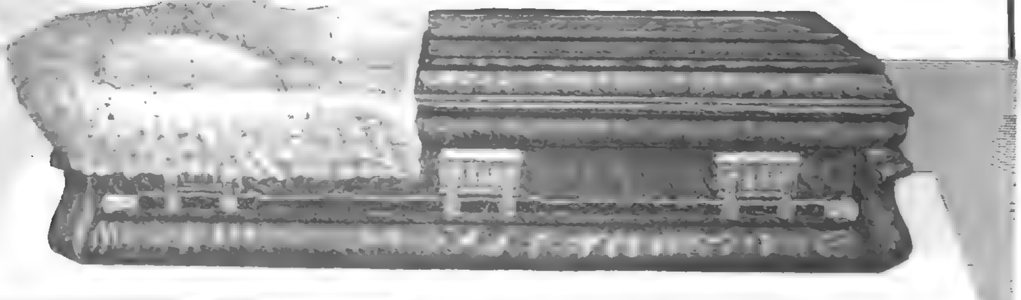
Write for booklet, "THE NATIONAL BRONZE"—descriptive of the indestructible National Bronze Casket, with an interesting history of this wonderful eternal metal. Address 12 West 29th Street, New York.

TRADE MARK

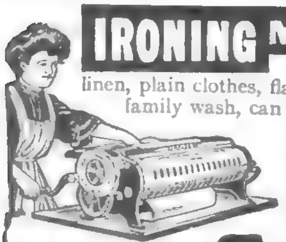
NATIONAL CASKET COMPANY

Albany; Allegheny; Baltimore; Boston; Brooklyn; Buffalo; Chicago; East Cambridge; Harlem; Hoboken; Indianapolis; Louisville; Nashville; New Haven; New York City; Oneida; Philadelphia; Pittsburg; Rochester; Scranton; Syracuse; Washington; Williamsburg.

We Sell Only Through Funeral Directors



IRONING MADE EASY



Your bed and table linen, plain clothes, flat pieces, 80 per cent of family wash, can be ironed **Easier** (no backache or tired feet), **Quicker** (in 1-5 the time), **Better,** with finish far superior to hand work, by using the

SIMPLEX·IRONER

"THE BEST IRONER"

1½ ct. per hour to heat by gas or gasoline. **Price within reach of all.** Sizes for small homes and large; operate by hand, or small washing machine motor. **Illustrated booklet** sent **free** on request Write for our **30 Day Free Trial Offer** and nearest dealer.

AMERICAN IRONING MACHINE CO. D24 E. Lake St., CHICAGO

BUNGALOWS AND AMERICAN HOMES

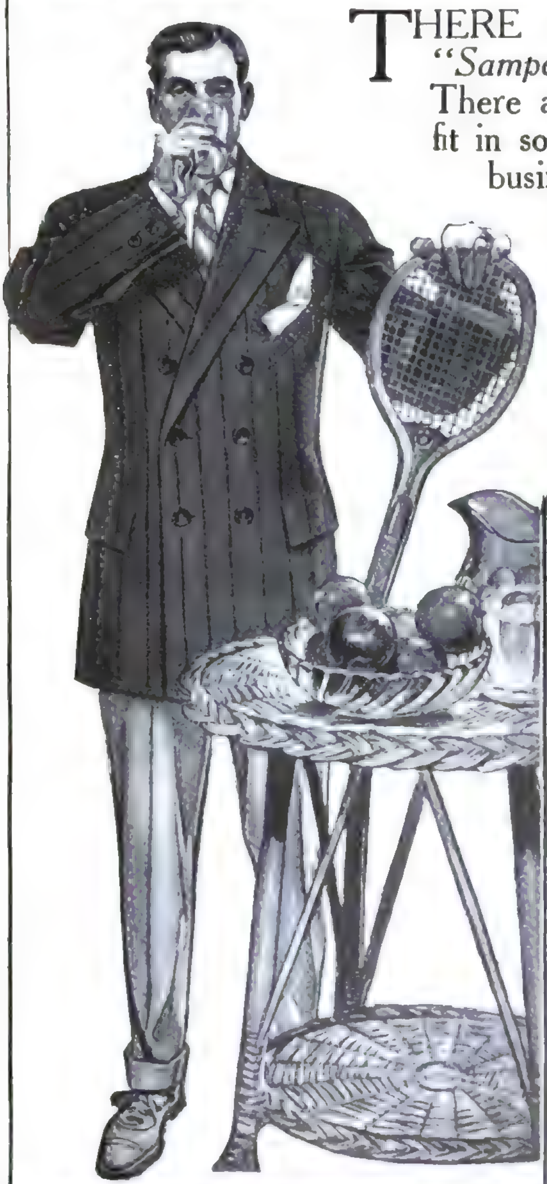
Design No. 2 built in California and Iowa—Cost $[illegible]

Our handsome 112-page, 8x11 book of **Bungalows, Mission, Colonial, English timbered and Concrete houses for 1910 shows interiors, exteriors and floor** plans and actual cost to build, ranging from **$1,000.00 to $10,000.00.** These designs are photos of structures we have built throughout the country—not theoretical pen pictures. Special specifications and details of construction made to suit any climate. Price of book $1.00 prepaid. Sample leaves free. **BROWN BROS., Architects, 909 Security Bank Bldg., Cedar Rapids, Iowa.**

The advertisements in Everybody's Magazine are indexed. Turn to page 2.

"Sampeck Clothes"

The Standard of America



THERE are no other clothes just like *"Sampeck"* either in quality or style. There are no clothes in America which fit in so nicely with the needs of young business, professional and college men.

Such vigorous style cannot be duplicated at any price. Even the fabrics in *"Sampeck Clothes"* have more class and tone to them than you can find in any other garments. They are to-day America's most compelling values and impressive styles.

Write for Booklet C, "Clothes of To-day," our Spring and Summer Fashion book. It's free. A beautiful poster in many colors mailed for 25 cents.

SAMUEL W. PECK & CO.
806-808 Broadway, New York

Three Years to Make Each Pipe

Your smoke can't give you all of its charm, its comfort, its rare, soothing pleasure if you spoil it with a poorly made pipe.

Tobacco can't do itself justice in a pipe that's made in a hurry. You can't realize all that this means until you smoke a

Briar BBB Pipe

(*Made in England*)

For 61 years these pipes have been known as the best the world can produce.

Each of these peerless pipes passes through 210 operations—and in each, the workman *takes his time.*

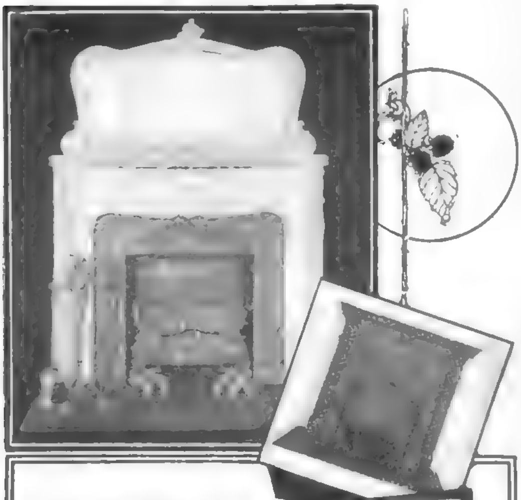
The bowls of these pipes are turned from briar root that is seasoned for *three solid years.* And after they are turned, an average of only 36 per cent of these bowls is accepted by our three sets of inspectors.

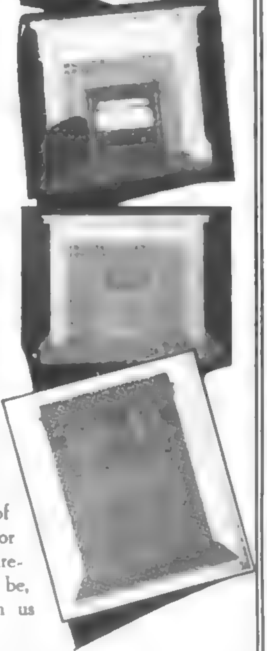
All of this time, this care, this effort is *necessary* to give you a perfect smoke. At its price, a BBB pipe is *cheaper* than a common pipe.

All Styles—All Prices

Sold in nearly every town in the world. If not on sale at your dealer's, send us his name on a postal and we shall see that you are supplied.

Adolph Frankau & Co., Ltd., 129 W. 23d St., New York





King Mantels are Made in Every Style and for Every Home

¶ There are Wood Mantels, Brick Mantels, Tile Mantels — three hundred and fifty different designs, at prices ranging from $3.50 to $350.00. In tiles and fixtures we have everything for the fireplace and plan to order complete mantel outfits for any period or any style.

¶ No matter the kind of house you are building, or its cost, whatever your fireplace requirements may be, you should consult with us before buying.

¶ We can save you money, time, worry, and will submit a plan for settling the mantel question with no obligation on your part to buy.

¶ Should you require a cedar chest or window seat or should you want cedar lumber for lining your clothes closets, please remember that there is nothing quite the equal of the genuine Tennessee red cedar, the *moth proof kind*, of which we make a specialty, and will quote prices on application. Our favorable location, in the centre of the hardwood lumber district, our sixteen years' experience, and our unequaled facilities, are factors in your favor.

Our handsome catalogues are free, if you are interested, and our services are at your command.

KING MANTEL COMPANY

Knoxville, Tennessee
525-527 "The King's Highway"

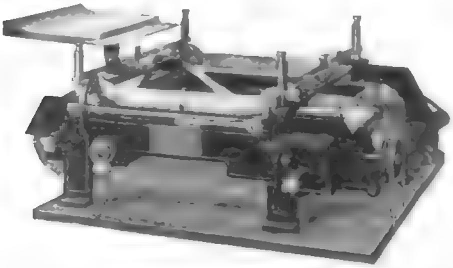
Go Straight to Your Prospect

with a personal letter. But, you say, "I have 10,000 possible customers!" Even if you have a million you could reach them all with personal letters, if you used

THE
PRINTOGRAPH
MULTIPLE TYPEWRITER

Don't sidetrack the subject by saying, "Oh, it is only another imitation typewritten letter machine." It is not an imitation at all—it is a real typewriter—a multiple typewriter that prints from the same type as your regular machine by the same action, through exactly the same kind of ribbon.

You can't see how we get a stroke on a flat bed press? Did you ever ride across a car-track? Sure you have! Bump! Bump!



That's the way we get it. The Printograph roller travels from left to right over the type. The roller bearings run over corrugated tracks with the "bumps" so spaced as to give a distinct vertical stroke over each perpendicular row of type. The force of the blow is regulated to give accurately the same impression as an expert operator gets.

Instead of an ink-soaked, soggy, dribbling cloth, we use a ribbon made according to the formula approved and used by the leading typewriter ribbon manufacturers.

The "Matching In" is done with the regulation ribbon, and the result is a letter in which the salutation and body match perfectly.

The Printograph is the first and only real multiple typewriter. And we are willing you prove this statement to your own satisfaction in your own office.

Shall we send full information and samples of work?

U. S. PRINTOGRAPH CO.

2003 So. 12th St. La Crosse, Wis.

Cameo, the Beautiful

Cameo Paper is a triumph in paper-making—the most important advance of a decade in fine printing.

It is wholly without gloss, yet it not only takes half-tones, but brings out latent photographic effects which ordinary coated book paper leaves wholly undeveloped.

CAMEO PAPER

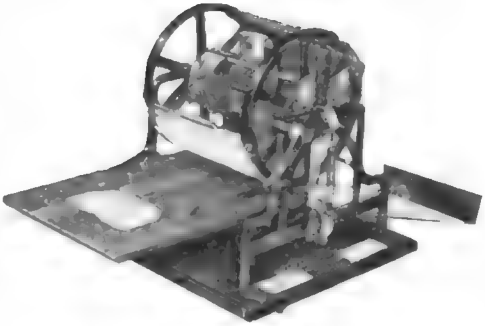
—White or Sepia—for Printing—

enriches illustrations, deepens half-tones, dignifies type. Its use will add to your printed matter that last touch of elegance which you have been trying to obtain.

Write for Sample and Name of Nearby Dealer

S. D. WARREN & CO.
170 Devonshire St., Boston, Mass.
Makers of Fine Coated and Uncoated Book Papers

The Self-Inking Rotary Neostyle



Is Always Ready and Gives Quick Action

Time and ink saved by it will soon pay for the new machine.

You don't have to wait on a printer's promises nor submit to his charges.

Important and confidential information can be put in the mails in an hour for hundreds of agents and correspondents.

One copy is written on the typewriter—the rest are turned off by the Neostyle at the speed of a Rotary press.

If you think such a machine might be of help in your office, we will gladly explain.

Do you want to know how the Neostyle brings new business?

Do you want to know how it helps care for the business you already have? Then drop a line to

Neostyle Co.
30 Reade St., New York
109 Franklin St., Boston
219 Randolph St., Chicago

Razor Reason

This indicates the thickness of a Keen Kutter Safety Razor blade—heavy enough to be SAFE.

This indicates the thickness of the water thin kind—light enough to be UNSAFE.

A "Safety Razor" is not a *safe razor* if its blade is so light that a four days' growth of tough beard will make it spring on the face.

The Keen Kutter Safety Razor is a true "safety" because its blades are heavy enough to be rigid while shaving, but not heavy enough to add perceptibly to the thickness of the razor head.

KEEN KUTTER
Safety Razor

E. C. SIMMONS KEEN KUTTER TRADE MARK U.S.A.

blades are made just as they are because long experiment on the part of the makers proved conclusively that their present form *couldn't* be improved upon. Twelve of these perfect blades come with each razor—hand honed and stropped, ready for instant use and long use.

Every Keen Kutter Safety Razor is guaranteed. If you buy one and it fails to shave easy, and fast, and clean, return it and ask for your money.

KEEN KUTTER

No. K-1—Silver plated in genuine Black Leather Case, $3.50

No. K-3—Gold plated in genuine English Pigskin Case, [illegible]

"The Recollection of Quality Remains Long After the Price is Forgotten."
Trade Mark Registered. —E. C. SIMMONS.

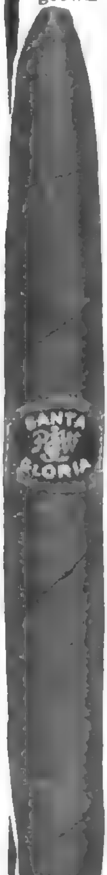
If not at your dealer's, write us.

SIMMONS HARDWARE COMPANY, Inc.
St. Louis and New York, U. S. A.

To test your taste A pure Havana filled cigar for two cents

Among the millions of cigars sold there is so much *gross misrepresentation* about *Havana Tobacco* that we propose putting our pure Havana filled Santa Gloria *to test.*

In the making of our ***Yara Specials*** (higher priced), in which every particle of the filler is grown in and imported from **Cuba**, there are **Havana Cuttings—*not scraps.*** From these is made our **Santa Gloria** with a clean, well-cured Connecticut wrapper. No scraps. No dust. Just the wrapper and pure Havana. Exact size of illustration. Rolled by experts—in an immaculately clean, airy, sanitary factory—a factory which bears the closest inspection of the public—everybody—to whom it is open the year 'round.



Santa Glorias

Prepaid Box of 50 $1.00

Panatela Shape—NOT a Stogie—4⅝ ins. Long—Pure Havana Filled

Santa Gloria is a quickly rolled cigar—not expensively finished—not a rough stogie. Just like the illustration. But for a smoke—a genuine, pure Havana smoke—you can't approach **Santa Gloria** anywhere in price.

Tobacco growers the world over, have unsuccessfully tried, time and time again, to duplicate Havana tobacco—using the same seeds, same plants.

"Seed" Havana or transplanted Havana, in any shape or form, never had, cannot have that genuine natural Havana flavor, taste, aroma.

It takes the sun, soil—the peculiar tropical climate conditions, of Cuba—found nowhere else in the world.

The fact cannot be dodged that there is actual and gross misrepresentation about Havana tobacco among the millions of cigars offered—in stores and by mail. But here is real Havana, grown in and imported from Cuba. Our 50 years of honorable business dealing is back of that statement.

We guarantee, absolutely, to refund your purchase price (no matter where you buy them—from your dealer or us) if a single Santa Gloria is ever found different from our representation.

Ask your dealer for Santa Gloria. Ask about our standing in the tobacco world.

Or, send a dollar bill to us direct for box of 50, prepaid. State color wanted.

R. & W. Jenkinson Co.
1174 Liberty Ave. Pittsburg, Pa.
50th year—600 Employees

KEEP OUT THE SUN
—
LET IN THE AIR.

If You Have a Porch Make It Livable

Vudor Porch Shades will do it on a mansion or a cottage. They will transform it from a dusty, sun-scorched, wind swept place to a comfortable, protected outdoor room. They shut out the sun and heat, but let in plenty of air and light. They permit you to see out—but prevent outsiders from looking in.

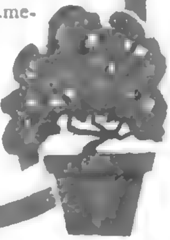
Vudor Porch Shades

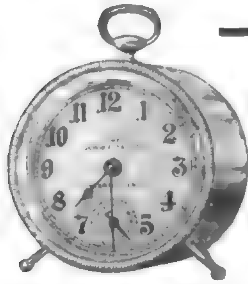
are made to last for years and to keep shape and handsome appearance as long as they last. The slats are of light, tough wood, stained in pleasing, permanent colors and bound together by strong seine twine. Single shades complete from $2.50 upward, according to width. Don't buy unless you see the Vudor name-plate on the shade.

Say "I want to know" on a postal card and we will send a handsome booklet illustrating in three-color process Vudor Porch Shades and Vudor Re-enforced Hammocks—the kind that outlasts all others.

With Booklet we will send name of our Vudor dealer near you

Hough Shade Corporation, 226 Mill Street, Janesville, Wis.





Up On The Minute

THE CLOCK OF THE HOUR

So long as the **Junior Tattoo** can be bought at present prices every home should have a number of them. An alarm clock like the Junior Tattoo is a luxury, and yet a necessity, for your own room, for the guest room, for the cook, for the maid, for the garage and for the traveling bag.

The Junior Tattoo is a tiny alarm clock, three inches high. Used as an alarm it rings intermittently every twenty seconds for five minutes or until you turn off the switch.

It is durable. Nothing about it can be injured with ordinary usage. You can carry it in your traveling bag with safety.

It is reliable and precise. It always keeps excellent time. You can depend absolutely upon its alarm, knowing it will arouse you at the exact time desired.

The alarm does not awaken everybody in the house. The Junior alarm is not loud—**it is insistent.** When it rings the first time you may not get up. If you do not, in a few seconds it will ring again. Get up if you wish and turn it off; otherwise its persistent call will ring every twenty seconds for five minutes.

The Junior Tattoo is sold by jewelers everywhere. We are manufacturers for the jeweler. If you cannot buy the Junior in your own town, send us $1.50 for each and we will deliver as many as you want, all charges paid, provided you send us your jeweler's name.

For traveling, you can buy the Junior Tattoo in a rich red or black leather case for $2.75. Duty added to both prices in foreign countries.

Send for interesting short story called "The Uprising of John Hancock—Salesman" free, with a full description of the clock—provided you send your dealer's name.

THE NEW HAVEN CLOCK CO.
NEW HAVEN CONN.

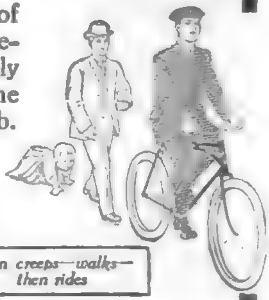
133 Hamilton Street, New Haven, Conn.

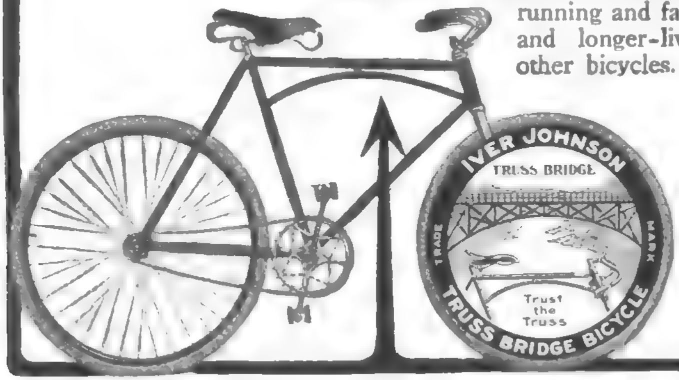
IVER JOHNSON
TRUSS BRIDGE BICYCLE

TRUST THE TRUSS

The Iver Johnson is proof against the strain of racing or coasting or the jars of rough roads, because the Truss bridge holds the frame absolutely rigid, preventing sagging and spreading, and the new spring fork absorbs the vibration from the hub.

Thus the Iver Johnson is wonderfully easy running and far stronger and longer-lived than other bicycles.


Man creeps—walks—then rides

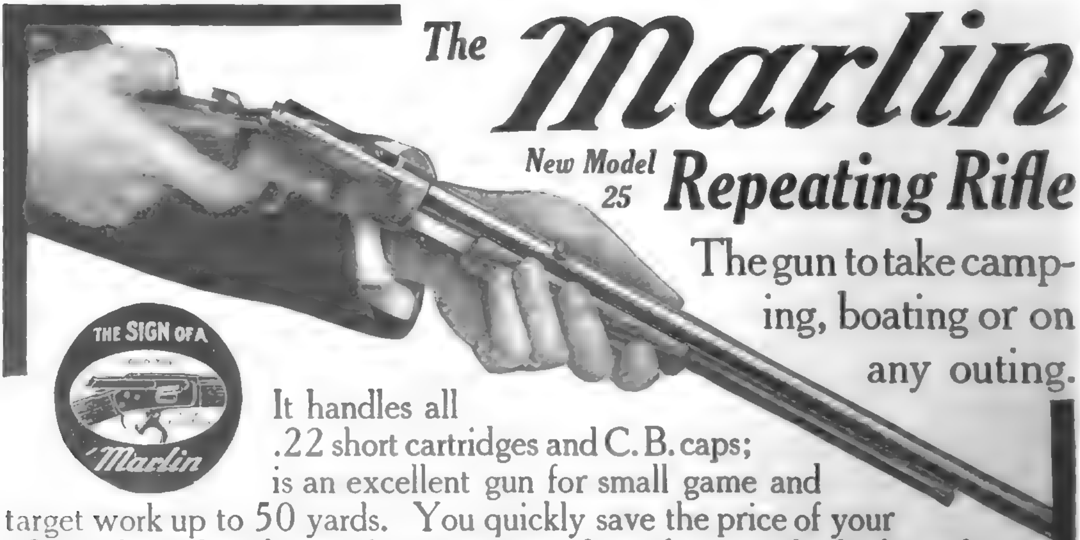


Write for Catalogue giving full description of all models with prices and options; also the name of your dealer.

Iver Johnson's Arms & Cycle Works
128 River Street, Fitchburg, Mass.

Manufacturers of Iver Johnson Revolvers ("Hammer the Hammer") and Single Barrel Shotguns.

The *Marlin*
New Model 25 Repeating Rifle



The gun to take camping, boating or on any outing.

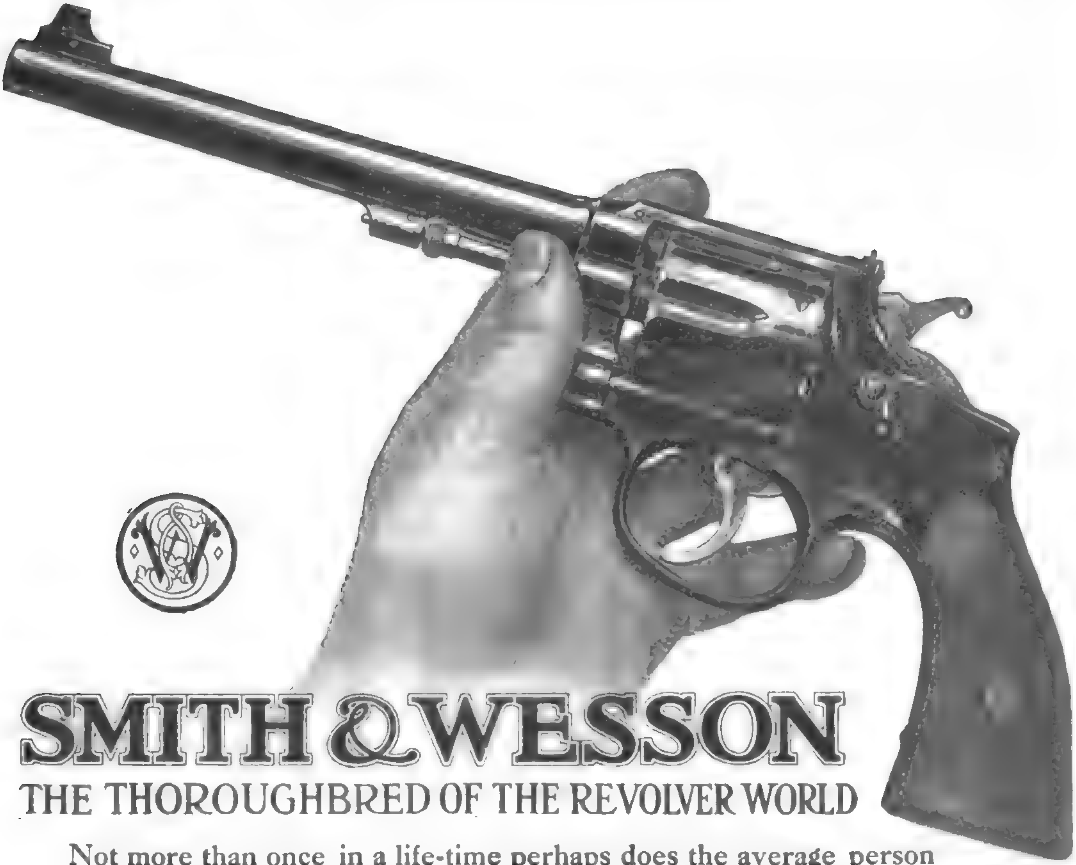
THE SIGN OF A *Marlin*

It handles all .22 short cartridges and C. B. caps; is an excellent gun for small game and target work up to 50 yards. You quickly save the price of your rifle in the reduced cost of ammunition. It conforms to the high quality standard of all *Marlin* repeaters, yet sells at a surprisingly low price.

The solid top and side ejection are always a protection, keep shells, powder and gases from your face, allow instant repeat shots. Quick take-down construction—easily cleaned—takes little space and brings greatest pleasure at small expense.

The Marlin Firearms Co.
12 Willow Street, NEW HAVEN, CONN.

Learn more about the full *Marlin* line. Send 3 stamps postage for the 136 page *Marlin* catalog.



SMITH & WESSON

THE THOROUGHBRED OF THE REVOLVER WORLD

Not more than once in a life-time perhaps does the average person buy a revolver. For that reason you as a thoughtful purchaser should make sure that this investment brings all the dependability and safety you expect of it. It's poor economy to buy a half-sure revolver.

Pay the Smith & Wesson price. Quality commands its price, always. To under-pay is to under-get. A Smith & Wesson costs more, but the quality, sureness, safety, dependability, absolute and always, make it worth more.

Guaranteed when standard factory-loaded ammunition is used, either black or smokeless powder. Write to-day for our beautifully illustrated book—"The Revolver". It tells you what you should know about a revolver. Send for it now. It's FREE.

SMITH & WESSON 7 Stockbridge Street **SPRINGFIELD, MASS.**

Pacific Coast Branch: 717 Market Street, San Francisco, Cal.

STRAIGHT TALK ABOUT GOOD SEWING MACHINE OIL

Don't blame your machine if it runs hard, rattles, works loose and wears out. The trouble may be inferior oil that dries out, cakes, gums and clogs the bearings.

3-IN-ONE oil will make your machine run like new. It goes right into the contact points where oil is needed, removes dirt and grease, spreads evenly over the bearings, reduces friction and makes machine run easier, better and longer.

3-IN-ONE also cleans and polishes the wooden case and positively prevents rust on metal parts. It contains no grease or acid to soil or injure. More oil for less money than any so-called fish oils or inferior, cheap mineral oils.

Try this *good oil* on your machine at our expense.

FREE Write at once. Give name of your dealer, get sample bottle and 3-In-One dictionary—both free. A magazine slip packed with every bottle.

3-IN-ONE OIL COMPANY, 49 Broadway, New York City

THREE IN ONE
3 IN 1
CLEANS/POLISHES
PREVENTS RUST
LUBRICATES
TYPEWRITERS
BICYCLES
GUNS
SEWING MACHINES
TALKING MACHINES
RAZORS & STROPS

Unlimited Hot Water in the Home

Unlimited hot water — That means

Always hot — morning and night.

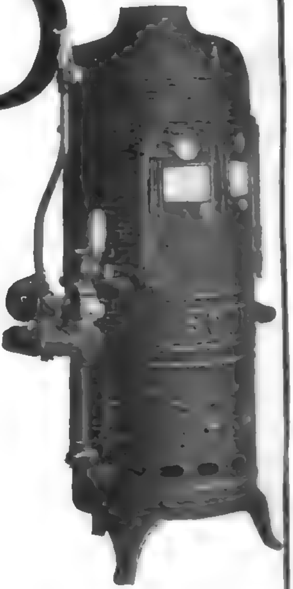
Always hot — no matter how long it runs or how many are using it.

Always hot — never lukewarm, never varying in temperature like the water in the kitchen boiler.

Every home can have this inexhaustible hot water supply by installing a

RUUD

Automatic Gas Water Heater



and the wonderful part of it all is that it is absolutely automatic and takes care of itself.

Opening any hot water faucet lights the gas in the Ruud and heats the water passing through the copper coils.

When the temperature of the water reaches a certain point (this point can be regulated to suit yourself) a thermostat attachment turns off the gas so that no more gas is burned than is needed to keep the water at an even temperature.

If your kitchen boiler does not furnish enough hot water, a Ruud can be used to furnish the additional amount needed, and as long as the water in the boiler is hot the Ruud will not come into action—just the moment, however, that your regular hot water supply begins to cool, the thermostat switches in the Ruud, and the hot water runs on uninterrupted.

If you are building a home, or own a home, write for the "Ruud" Book which tells how the "Ruud" is connected to the regular gas and water pipes in your cellar—how it works—how much it costs to operate and full particulars.

The "Ruud" Book sent free upon request.

Standard Dwelling Size $100

Pacific Coast and Canada $115

RUUD MANUFACTURING COMPANY, Dept. B, Pittsburgh, Pa.
Branches and Salesrooms in 25 principal Cities
European Plant — Ruud Heisswasser Apparatebau, HAMBURG, Germany.

Solving the Problem of Coal Conservation

WITH

UNDERFEED Heating Systems

CLEAN, EVEN HEAT at *least* possible cost has just one practical and *proved* meaning — the UNDERFEED. The Underfeed actually *saves* its entire cost in a short time, and then continues to pay bigger *annual dividends* in heating satisfaction and *real cash saved* than any high class listed stock. The UNDERFEED System is the *best possible* heating investment, because it adds to the *renting* or *selling* value of any building. The UNDERFEED system upsets the combination of *big* coal bills and *little* heat. It is a joy to prove to owners of unsatisfactory heating plants that

The Peck-Williamson Underfeed

HEATING SYSTEMS WARM AIR FURNACES - STEAM-HOT WATER BOILERS

Save 1/2 to 2/3 of Coal Bills

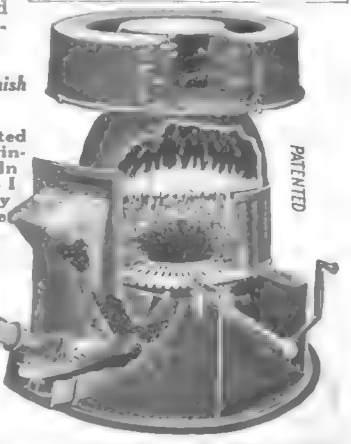
WRITE FOR OUR FREE BOOKS—

Fully illustrated and explaining how this saving is made.

Pea sizes of hard and soft coal and *cheapest* slack—which would *smother* a fire in ordinary furnaces and boilers —yield in the UNDERFEED as much clean, even heat as highest priced coal. Figure the great *difference* in cost. The saving is *yours*. Coal in the Underfeed is fed from below. All fire is on top. Smoke and gases *wasted* in other furnaces and boilers, *must* pass through the flames are consumed and turned into *more* heat. This makes for *health* and *greater* saving. The Underfeed requires little attention. Ashes are few and are removed by shaking the grate bar as in ordinary furnaces and boilers.

This illustration shows the Underfeed Boiler

The Underfeed Furnace with casing removed, cut away to show how coal is forced up under fire, which burns on top



John R. N. Vos, with The Wilkins & Cornish Realty Co., Denver, Colo., writes:

> "Altho our house is large and roomy, situated on Park Hill, where it is very cold and windy in winter, the Underfeed heats all rooms to perfection. In bitter cold weather we have heat to spare. While I once paid $40 for coal, my bill this winter is only $19.50. I use fine Southern slack soft coal. I have heat and hot water night and day. I consider the Underfeed the best heater I ever used in my life and recommend it as the best and cheapest on the market."

Mr. Vos is only one of thousands who have given voluntary letters like this. We'd like to send fac-similes of other cheerful testimonials. Heating plans and services of our Engineering Corps FREE. Write TODAY for FREE booklet of Furnaces, or Catalog of Steam and Hot Water Boilers, giving name of local dealer with whom you'd prefer to deal.

The Peck-Williamson Company,
306 West Fifth Street, Cincinnati, Ohio

Furnace Dealers, Plumbers and Hardware Men are invited to write To-day for our Summer Proposition.

Zolium is Artistic

Is Cheaper than Slate, Tile or Metal And More Durable than All Others

ADDS value to the house, enhances its appearance, protects the home from fire, proof against the severest stress of weather—that's **Zolium.** Zolium has no cracks—the roof boards are kept dry; no breakage in handling, no waste. No exposed nail heads in laying.

Zolium is an attractive, flexible, sheet Roofing, as much superior to shingles or other style roofs as granite is superior to putty.

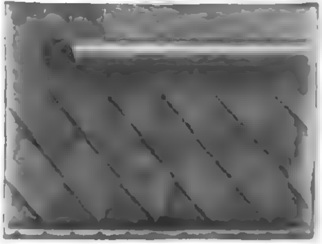
The serrated sheets of Zolium, when laid, form a beautiful diamond effect, which enriches the appearance of the building. Zolium is for the home; for buildings where dignity and beauty are desired; for schools, public buildings, and wherever the artistic is required.

Zolium costs no more than shingles, costs less to lay, and unlike shingles, Zolium is *permanent.*

Zolium is a wonderful product. Its success has been phenomenal, and the *reason* is because it is *so much superior* to all other roofs.

Surely you want to know all about this Roof. Send in your name and address and we will send you the Zolium Book and a sample of Zolium itself.

ZOLIUM
TRADE MARK REG. U.S. PAT. OFFICE



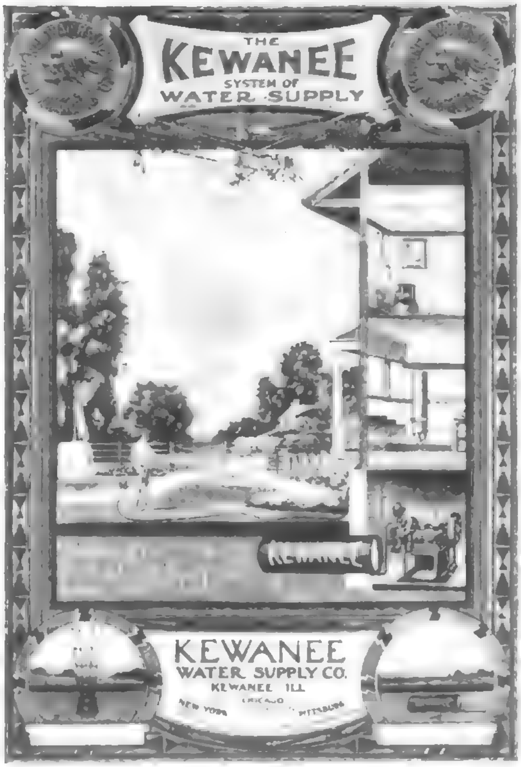
Founded 1837

J. A. & W. BIRD & CO.
164 INDIA STREET BOSTON, MASS.

Agents Everywhere

THE
KEWANEE
SYSTEM OF
WATER SUPPLY

When you see this ☞ poster in the dealer's window you will know he sells and installs the



Kewanee System of Water Supply

WHEREVER you see the Kewanee poster, there you will find a dealer in Kewanee Water Supply Systems. That dealer deserves your confidence, because he sells a water supply system which has proved its success by thousands of installations.

A Kewanee System will supply an abundance of water, delivered under strong pressure, to all plumbing fixtures and hydrants. No city water works system could be better. We know of no private water system as good.

Thousands of Kewanee Systems are supplying water every day for country and suburban homes, farms, country clubs, schools, public institutions, hotels, apartment buildings and even towns. Kewanee Systems are furnished in sizes and styles for any requirements. Prices, from $70.00, up.

Kewanee Pneumatic Tanks are the perfect pneumatic tanks. No elevated or attic tank to leak, freeze, overflow or collapse—the Kewanee Tank is under ground or in the cellar. Water is delivered by air pressure.

Kewanee Pumping Machinery—designed and built for the exacting requirements of air pressure service—is in a class by itself—as far superior to ordinary commercial pumping machinery, as Kewanee Tanks are superior to leaky attic tanks. Pumps are operated by hand, gasoline engines, electric motors, etc.—depending on your choice and the local conditions.

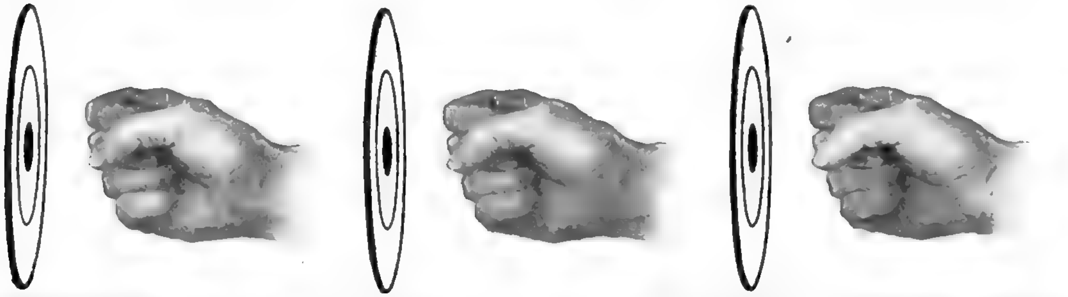
Kewanee Systems are made in Kewanee. As manufacturers of these plants, we are responsible for every part of them. One shipment—one freight bill—one handling at your end of the line—one guarantee—one firm to fall back on. No complicated handling—no shifting of responsibility.

Have your local Kewanee dealer show you our complete catalogues and explain the Kewanee System. Tell him about your requirements, so he can consult with our engineering department and select the most satisfactory and economical water system for you. We will guarantee the results.

If there is no Kewanee dealer in your town, write to us. We will explain everything and help you solve your water supply problem. Ask for our 64-page illustrated catalogue, No. 8.

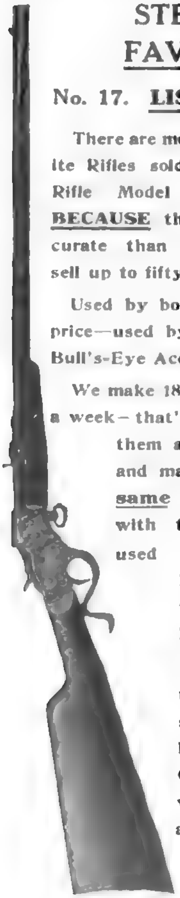
Kewanee Water Supply Company, Kewanee, Ill.

1564 Hudson-Terminal Building, 50 Church Street, New York City.
1212 Marquette Building, Chicago, Illinois.
305 Diamond Bank Building, Pittsburgh, Pa.



3 HARD HITTERS

Here are Three Hard Hitters from our 43 different models. Every gun made in The Factory of Precision, be it Rifle, Shotgun or Pistol, hits hard and true.



STEVENS FAVORITE

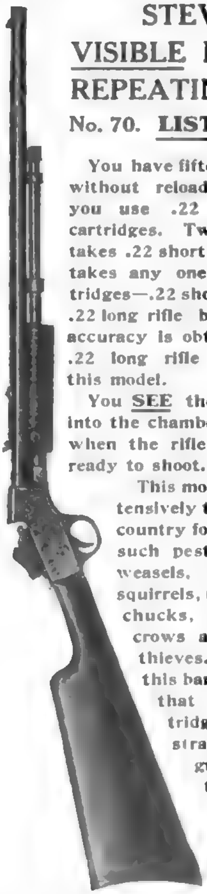
No. 17. **LIST** Price, $6.00

There are more Stevens Favorite Rifles sold than any other Rifle Model in the world, **BECAUSE** they are more accurate than some rifles that sell up to fifty dollars.

Used by boys because of the price—used by men because of Bull's-Eye Accuracy.

We make 1800 Favorite Rifles a week—that's why we can sell them at the price we do and make them by the **same methods** and with the **same skill** used in making our heavier rifles that hold World's Records.

This Rifle and the other models shown are covered by the **STEVENS GUARANTEE**, which is a guarantee that **binds.**



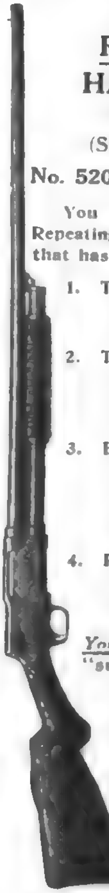
STEVENS VISIBLE LOADING REPEATING RIFLE

No. 70. **LIST** Price, $8.00

You have fifteen quick shots without reloading—twelve if you use .22 **Long Rifle** cartridges. Two Models: One takes .22 short only, the other takes any one of three cartridges—.22 short, .22 long and .22 long rifle but the greatest accuracy is obtained by using .22 long rifle exclusively in this model.

You **SEE** the cartridge go into the chamber, you **KNOW** when the rifle is loaded and ready to shoot.

This model is used extensively throughout the country for exterminating such pests as gophers, weasels, rabbits, rats, squirrels, raccoons, woodchucks, hawks, hares, crows and other crop thieves. The rifling in this barrel is so precise that the same cartridge will shoot straighter and with greater penetration than it will in any other rifle.



STEVENS REPEATING HAMMERLESS SHOTGUN (SOLID BREECH)

No. 520. **LIST** Price, $27.00

You cannot buy any other Repeating Shotgun at any price that has all these advantages:

1. The safety of a solid steel wall between you and the shell.
2. The **Non-Balkable** feature which makes it impossible for the quickest hand to clog it.
3. Easy working mechanism that with **Non-Balkable** feature gets in six shots with lightning-like rapidity.
4. Perfected balance and racy lines which make this gun a **Natural Pointer.**

Young shooters get into the "sure shot class" and *old* shooters improve their scores quicker with a Stevens than with any other repeater known. The balance and general finish of the gun make this possible.

The next time you are near your Sporting Goods Dealer or when you pass your Hardware Store ask them to show you the Stevens Line, and if they do not carry the particular firearm you would like to see, write us and we will ship same to you direct, EXPRESS PREPAID, on receipt of **LIST** Price.

DO YOU WANT TO BE A BETTER SHOT?

It's the *fine points* that make the big difference between the expert and the ordinary shot. Experts don't give away these points they spent long years to get. But it's to our advantage that present and future users of Stevens rifles and shotguns become expert shots. We employ some of the world's crack shots. They know all the little kinks—the fine points that get them big scores. Do you want these short cuts to shooting? Then write us what interests you—rifle shooting, the traps or field-shooting. Our answer goes the day your letter comes, giving you practical suggestions on how to improve your style and accuracy.

J. STEVENS ARMS & TOOL COMPANY, Dept. 706, Chicopee Falls, Mass.

THE FACTORY OF PRECISION

When the Boss "Wants to Know"

WHEN the boss consults you on some important matter you don't have to "guess," "suppose," "think," or "believe," but you can tell him instantly what he wants to know if you have the training such as the International Correspondence Schools can impart to you *in your spare time.*

And, after all, it is the ability to furnish the right information at the right time that raises your salary and wins you promotion.

IF your present position is one that does not call for *expert knowledge* or does not hold out any chance of advancement, the I. C. S. will train you for one that *does—and in the line of work you like best.* You will not have to quit work or buy any books. *The I. C. S. will go to you* whether you live ten or ten thousand miles away, and will train you *right in your own home* for a better position, *more money*—SUCCESS. Mark the attached coupon and learn how the I. C. S. can do it.

THAT an I. C. S. training is real, *helpful,* SALARY-RAISING, is *proven* beyond doubt by the monthly average of 300 letters VOLUNTARILY written by students reporting MORE MONEY as the *direct result* of I. C. S. help. The number heard from during March was 302.

Can You Read and Write?

IF you can but read and write the I. C. S. has a way to *help you.* Mark the coupon and learn how. Marking the coupon entails no expense or obligation. Its purpose is that you may be put in possession of information and advice that will *clear the way* to an I. C. S. training, no matter how limited your spare time or means may be.

International Correspondence Schools,
Box 1269, SCRANTON, PA.

Please explain, without further obligation on my part, how I can qualify for the position before which I have marked **X.**

- Bookkeeper
- Stenographer
- Advertising Man
- Show Card Writer
- Window Trimmer
- Commercial Law
- Illustrator
- Designer & Craftsman
- Civil Service
- Chemist
- Textile Mill Supt.
- Electrician
- Elec. Engineer
- Concrete Engineer
- Mechanical Draftsman
- Telephone Engineer
- Elec. Lighting Supt.
- Mechan. Engineer
- Plumber & Steam Fitter
- Stationary Engineer
- Civil Engineer
- Building Contractor
- Architec'l Draftsman
- Architect
- Structural Engineer
- Banking
- Mining Engineer
- Automobile Operator

Name______________________________

Street and No.__________________________

City__________________ State__________

Universal Intercommunication

AMERICAN TELEPHONE & TELEGRAPH CO.
LOCAL AND LONG DISTANCE TELEPHONE
BELL SYSTEM
AND ASSOCIATED COMPANIES

Universal service as typified by the Bell System today is the result of thirty years of unceasing endeavor.

The equipment for this service includes ten million miles of wire, more than twenty-five thousand miles of underground conduit, buildings enough to house a city of people, thousands of switchboards with millions of tiny electric lights and billions of miles of fine copper threads—*over five million telephones in daily use.*

This great development has been made possible only by sound financing and proper provision for maintenance and reconstruction; while fair profits and substantial security have won the confidence of conservative investors. Especially when considered with the fact that the value of Bell properties exceeds the outstanding capital.

The Bell System was so wisely planned and soundly constructed that it has kept pace with the constantly increasing demands of a Nation.

Twenty million connections made daily
show the usefulness of the Bell Service

AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

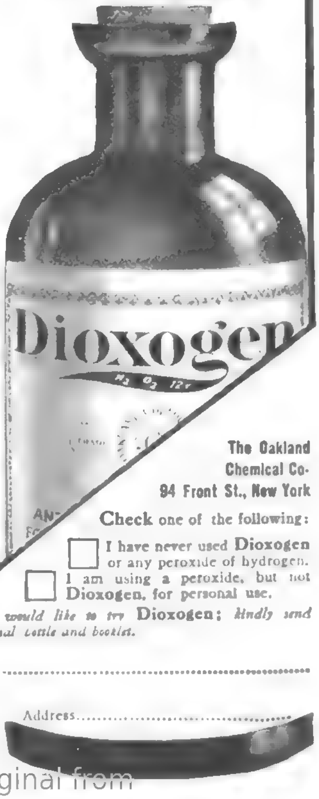
One Policy ***One System*** ***Universal Service***

It costs less to use Dioxogen Because you do your own diluting

DIOXOGEN is from 25% to 50% stronger than *ordinary* peroxide. This means that when you dilute Dioxogen (as you generally do in use) you use less Dioxogen and add that much more water; the diluted Dioxogen will still be as strong as the ordinary peroxide *and you do your own diluting; you don't pay for the water.* That's *one* point for Dioxogen economy.

Dioxogen is sold in three sizes, small (5⅓ oz.), medium (10⅔ oz.), large (20 oz.). The small and medium sizes contain *⅓ more,* and the large size *¼ more* than the corresponding sizes of ordinary peroxide. That's *another* point for **Dioxogen** economy.

This Size Bottle FREE



Dioxogen

H_2O_2 12v

THE PURE PEROXIDE OF HYDROGEN

Dioxogen is much purer than ordinary peroxide and is free from the disagreeble taste and odor characteristic of "acetanilid-preserved" kinds. **Dioxogen** *purity*, **Dioxogen** *strength* and **Dioxogen** *quality* combine to produce an efficiency *not attained* by ordinary peroxide. Therefore, when you buy **Dioxogen** in preference to the ordinary peroxide, you practice *true economy*, because you get more, and what you get is stronger, purer, will last longer, go further, do more things and do them all better.

Try Dioxogen and Prove It Yourself

Dioxogen has many important uses in every day home life. For example it is exceedingly effective as a Mouth Wash and Gargle. It destroys the germs that cause decay of the teeth; it destroys the infectious bacteria that cause sore throat, tonsilitis, etc.; it destroys the cause of bad breath; it produces a real hygienic cleanliness of the mouth and teeth, impossible to attain simply by the use of dentifrices. **Dioxogen** is a *toilet* and *hygienic necessity*, always working for personal attractiveness through the medium of cleanliness and health.

A Free Trial Bottle and Booklet will be sent upon request to convince you of the usefulness and true economy of **Dioxogen**; or you can buy a regular bottle from any one of over 36.000 druggists who handle it—but be sure and get *real* **Dioxogen.** If you want the trial bottle—a full 2-oz. size, free—use the attached coupon or give the same information on a postal.

The Oakland Chemical Co., 94 Front St., New York

The Oakland
Chemical Co.
94 Front St., New York

Check one of the following:

☐ I have never used **Dioxogen** or any peroxide of hydrogen.

☐ I am using a peroxide, but not **Dioxogen**, for personal use.

I would like to try **Dioxogen**; *kindly send free trial bottle and booklet.*

Name...

Address...

Druggist's Name

....

Give the tired Society Girl a summer in Colorado

Out in the Union Pacific Country

Dining car meals and service
"Best in the World."
Electric Block Signals. Perfect track.
Low round trip summer tourist rates.
For Colorado books write

E. L. LOMAX, General Passenger Agent
Union Pacific R. R., Omaha, Neb.

50

Time's Derelicts

An Advertisement by Elbert Hubbard

A GREAT WRITER once said, "Nothing is more disgraceful than that an old man should have nothing to show that he has lived long except his years." ❧ How true is this and yet how often do we look about us and see dozens of Time's Derelicts who must depend upon the State, the Community, or worse yet, their own families, for the ordinary comforts that old age requires. ❧ In youth our every impulse is to expend rather than conserve. But should we not let wisdom play a part, and consider what future life will mean without that independence that now means so much to us while all is sunshine! When the World smiles, emulate the example of the Bees and horde your Honey. ❧ To be free for all time, see that in youth you make arrangement for your Old Age. ❧ THE EQUITABLE LIFE ASSURANCE SOCIETY of the United States will contract to insure your savings. You need not put away great sums. ❧ If you are still young, an annual deposit of less than Two Hundred Dollars, will yield Five Thousand Dollars to you in cash at the end of twenty-five years—just when you'll need it. The same sum will be paid to your wife or mother or other dependent if you die sooner. ❧ Life Insurance means peace, content, good digestion and sound sleep. It eliminates worry.

THE EQUITABLE LIFE ASSURANCE SOCIETY

OF THE UNITED STATES

"Strongest in the World"

The Company which pays its death claims on the day it receives them

PAUL MORTON, PRESIDENT **120 BROADWAY, NEW YORK CITY**

AGENCIES EVERYWHERE! None in your town? Then why not recommend some good man—or woman—to us, to represent us there—Great opportunities to-day in Life Insurance work for the Equitable.

You are just as safe in buying paper, irrespective of its price, as if you had a paper expert buy it for you, if you make sure that the Watermark of the "Eagle A" appears directly above the Watermark Name of all Bond Linen, and Ledger Papers.

The "Eagle A"

will appear as a part of the Watermark of the following Bond Papers:

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ROMAN BOND
ARCHIVE BOND
FABRIC BOND
UNIVERSAL BOND
JAPAN BOND
PERSIAN BOND
AGAWAM BOND
REVENUE BOND
HICKORY BOND
DERBY BOND
MAGNA CHARTA BOND
PURE LINEN STOCK
THE IMPERIAL BOND
DUNDEE BOND.
SECURITY TRUST BOND
QUALITY BOND
Brokers Bond
TACONIC LINEN BOND
CONSOLS BOND
DE PERE BOND
TUNXIS BOND
WISCONSIN BOND
HERALD BOND
AMERICAN BOND

There is but one thing to remember, but one guide, absolute, to paper quality. That is the trade watermark of the "Eagle A." You need know nothing else about paper if you avail yourself of this quality guarantee—this protection. The "Eagle A" represents every forward step in the art of paper making by the largest paper manufacturers in the world—and it stands for paper of one hundred per cent. value for the price you pay for it.

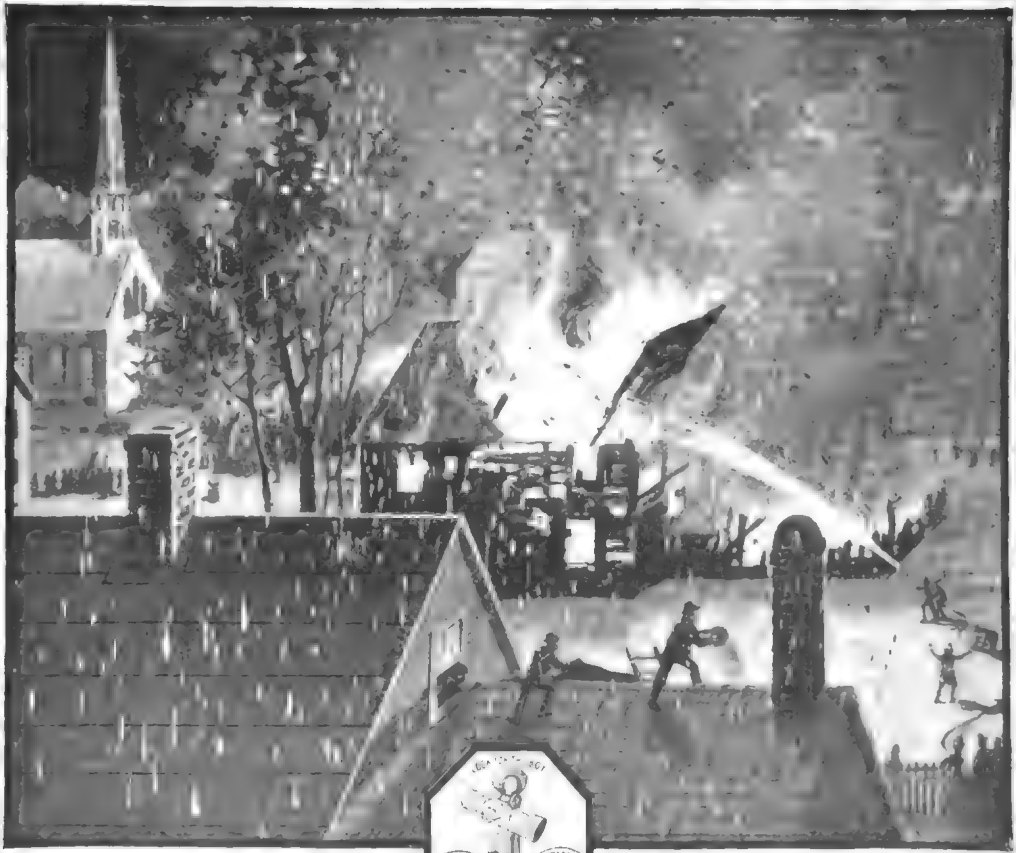
COUPON BOND

THE DE LUXE BUSINESS PAPER

Is a typical example that reflects all the significance of this quality marking of the products of the AMERICAN WRITING PAPER COMPANY. Made from pure, white, clean rags, slowly, perfectly and scientifically pulped for uniformity of strength, working finish and quality—COUPON BOND is the ideal business paper.

Send for samples of this superb paper in white and colors—showing printed, lithographed and die-stamped business forms, with which we will also send you samples of Berkshire Text and Berkshire Covers — unique for fine Booklet work.

AMERICAN WRITING PAPER CO.
3 Main Street, - HOLYOKE, MASS.
Largest Manufacturers of Commercial Paper in the World. 29 Mills.



REX ROOFING FLINTKOTE

REX ROOFING
FLINTKOTE
J.A.&W.BIRD&CO
BOSTON ST LOUIS MONTREAL
CHICAGO NEW YORK NEW ORLEANS
STAND ON END

Fire Prevention Lowers your Insurance

THE fire loss in this country, last year, was $1000.00 per *minute!*

Analysis of this appalling loss shows that a large amount of this property damage was caused by hot sparks and cinders which fell on adjacent roofs during local fires—or from locomotives.

REX FLINTKOTE ROOFING

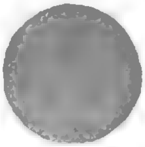
will protect your buildings from fire. Its substance, its chemical treatment and its surface are such pronounced fire retardants that Boards of Fire Underwriters endorse it. Use Rex Flintkote Roofing and *lower your Insurance!* It has *proven* its fire-resisting qualities hundreds of times. We want to *prove* its fire-resisting qualities to *you.*

Will you let us? Send for our new book, "Roof Fires." It will give you real *facts!*

FOUNDED 1837

J. A. & W. BIRD & COMPANY
164 India Street, Boston, Mass.

AGENTS EVERYWHERE



Hot Sun – Much Thirst

Now be careful. Too much liquid is bad—too little is worse. Don't fill up on ice water—anyway, the more you drink the more you want.

DRINK

Coca-Cola

One glass satisfies. It has the wetness—a vim, dash and sparkle that delights parched palates and refreshes tired bodies and brains.

Delicious--Refreshing--Thirst-Quenching

5c Everywhere

THE COCA-COLA COMPANY
Atlanta, Ga.

Send for our interesting booklet, "The Truth About Coca-Cola."

Whenever you see an Arrow think of Coca-Cola

NABISCO

SUGAR WAFERS

Serve NABISCO
with berries. The delicate
fruit flavor and the sweet,
creamy centers of the wafers
form a combination simply irresistible.

In ten cent tins
Also in twenty-five cent tins

NATIONAL BISCUIT COMPANY

The Magnifying Glasses Tell the Story of the Bath Towel with the 1½-Year Guarantee

Look at them and you'll see why Rubdry Cotton Sponge Towels are—from three points—so superior to Turkish towels

Note carefully these points of improvement:

The Rubdry is a series of cotton nubs, or sponges, which absorb water like a blotter; the turkish, a series of twisted thread loops, which mop the water back and forth on the skin.

The Rubdry Sponges press down on the pores of the skin, massaging them and freeing them from moisture and impurities; the turkish loops simply drag the water — they have no such massaging effect

RUBDRY

BATH TOWEL

Bath

The Cotton Sponge Towel

Prices: 39c., 53c., 73c., Rubdry Extra 85c.
Rubdry De Luxe $1.25

Guaranteed for 1 1-2 years. Each towel in an individual carton.

Order a Pair of 53c. Towels as a Sample.

IT'S much more satisfying to Rub DRY with the RUBDRY; it's much more beneficial. The hundreds of little tufts or sponges take up the moisture instantly, leaving always a dry, soft surface to rub with. The result is: first, the instant drying of the skin **on the surface,** and then: the massaging **of the pores,** freeing them from moisture and impurities, and from particles of dead, loose skin. The skin is left in a sanitary, healthful condition, which is most beneficial.

Ask your dry goods or men's furnishings dealer for the RUBDRY Cotton Sponge Bath Towel; but don't listen to a "just as good" story. Send direct to us. There's nothing as good as the RUBDRY, and we fill orders direct at above prices, paying postage or express wherever the dealer hasn't the towels for sale.

RUBDRY TOWEL ENLARGED

Cotton sponges. Absorb water instantly, leaving the skin dry. They massage and clear the pores. Leave no lint.

RUBDRY Cotton Sponge Bath Towels — DO NOT SHED LINT

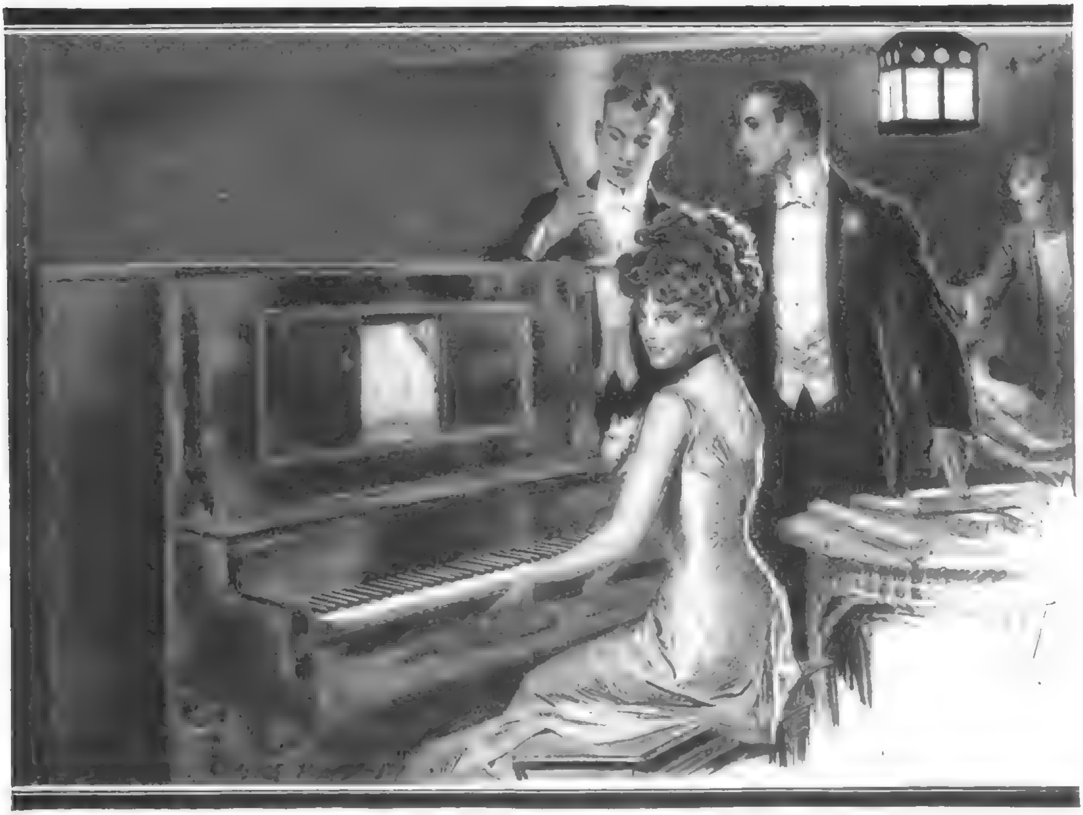
Write for our big 14¾ x 20-inch Demonstration Sheet. For 4c. postage we'll include RUBDRY Wash Cloth FREE.

Rubdry Towel Company
175 So. Angell Street
Providence, R. I.

TURKISH TOWEL ENLARGED

Twisted thread loops. Non-absorbent, mop water back and forth. No massaging effect. Shed lint.

What a difference the ANGELUS makes! To enliven the Summer hospitalities—to make your leisure best worth while. To play it perfectly needs only love for music, not training, and all the world's best compositions are subject to anyone's desire to play!



The New 88-Note

ANGELUS PLAYER-PIANO

The piano *anyone* can play *artistically* with personal expression

The ANGELUS may be familiar to you by hearsay, by repute. You have doubtless heard it played and admired its artistic musical facility. But, not until you yourself have called at the ANGELUS dealer's in your city to have explained to you these wonderful features found only in the ANGELUS, can you really know this marvelous instrument for all that it is.

THE PHRASING LEVER —which gives personal control of artistic *tempo*—the delicate variations of time necessary to beauty of interpretation.

THE MELODY BUTTONS **and the Responsive Pedals**—which make easy all those expressive variations of tone, from loudest to softest.

THE MELODANT —which "brings out" the melody and subdues the accompaniment.

THE ARTISTYLE MUSIC ROLLS —upon which all changes of musical expression are so plainly and simply marked that perfect interpretation is easy, natural.

It is these wonderful devices that will determine the ANGELUS as your absolute choice among player-pianos.

Owners of ANGELUS instruments using 58-note rolls put up in black boxes will hear something to their advantage by writing direct to us.

Send for name of nearest representative and descriptive book of the Knabe-Angelus, the Emerson-Angelus and the Angelus Piano.

THE WILCOX & WHITE CO. *(Business Established 1877)* **MERIDEN, CONN.**
Regent House **Regent Street** **London**

Because of Our Belief in "Standard" sanitary plumbing fixtures, a belief, backed up by our knowledge of their quality and dependability, their sanitary excellence and beauty, we protect the purchaser with a positive guarantee, which is not alone an assurance of quality but of long life and service.

IT is important to you that you should know this guarantee—that you should protect your home with it—by making sure that every fixture which goes into your bath room, kitchen or laundry bears it. That does not mean fixtures which are said to be **"Standard"** but which do not bear the guarantee label. If the guarantee label is not on the fixture it is not a **"Standard"** guaranteed fixture, but an unworthy substitute posing as the genuine.

"Standard" *guaranteed* fixtures cost no more to install than others—the difference in purchase price is very small—but they carry the assurance that, once installed, they will give a lifetime of service and that they will not have to be thrown out because of unnoticed imperfections when first bought.

There are two classes of **"Standard"** Guaranteed Baths—the Green and Gold Label Bath and the Red and Black Label Bath.

The Green and Gold Label Bath is triple enameled. It is guaranteed for five years. The Red and Black Label Bath is double enameled. It is guaranteed for two years.

If you would avoid dissatisfaction and expense, install a guaranteed fixture, either the Green and Gold Label Bath, or the Red and Black Label Bath, according to the price you wish to pay.

Guard against substitutes trading on our name and reputation. They must have the **"Standard"** guarantee label to be genuine. All fixtures purporting to be of our make are spurious unless they bear our label.

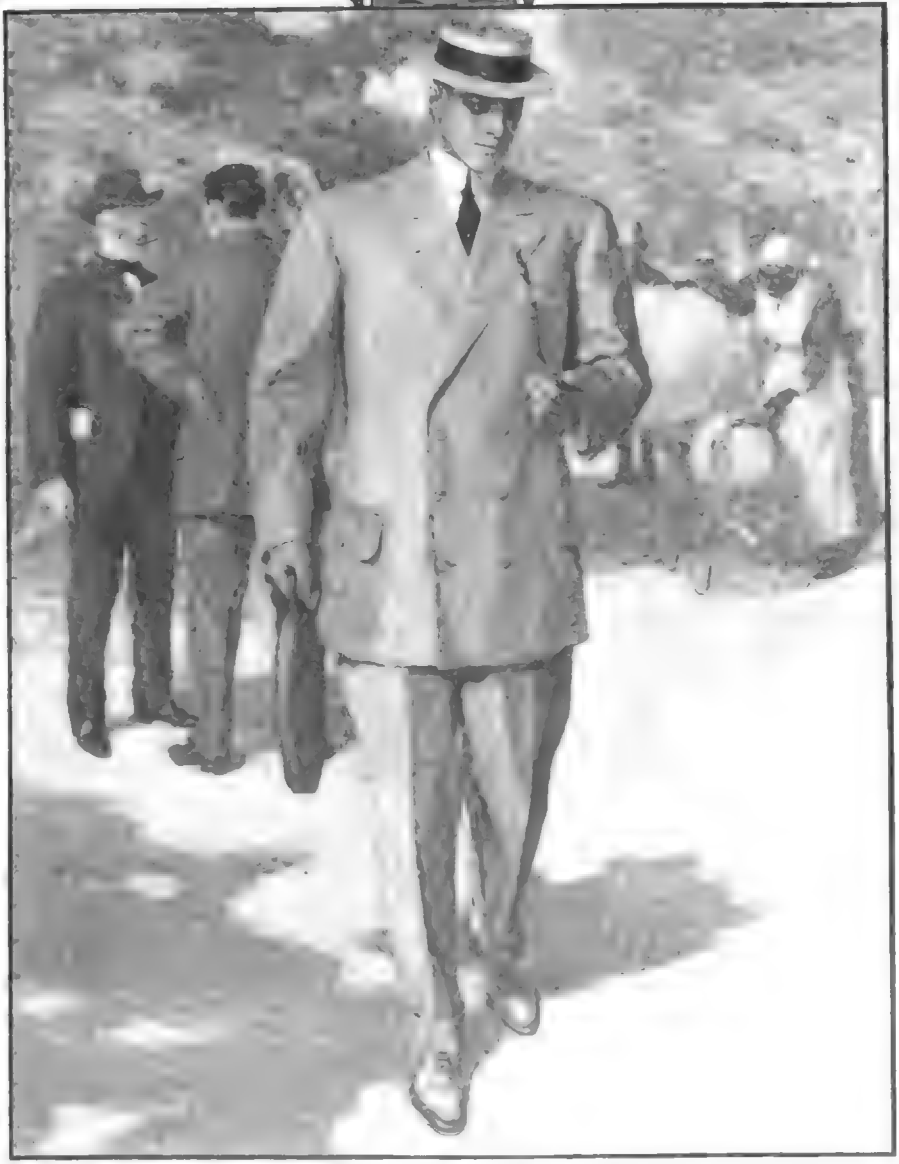
Our Book, "Modern Bathrooms" is a great help in the planning of a bathroom. Many model rooms are shown—with floor spaces required—costing from $78.00 to $600.00 (complete). Sent free for six cents postage anywhere.

Standard Sanitary Mfg. Co.

Dept. G. - - Pittsburgh, Pa.

Showrooms and Branch Offices

New York: 35-37 West 31st Street
Chicago: 415 Ashland Block
Philadelphia: 1128 Walnut Street
Toronto, Can.: 59 Richmond Street, E.
Pittsburgh: 949 Penn Avenue
St. Louis: 100-102 N. Fourth Street
New Orleans: Cor. Baronne and St. Joseph Sts.
Montreal, Can.: 215 Coristine Building
Boston: Hancock Building
Louisville: 319-323 W. Main Street
Cleveland: 648-652 Huron Road, S. E.
London, E.C.: 59 Holborn Viaduct
Houston, Tex.: Preston and Smith Streets



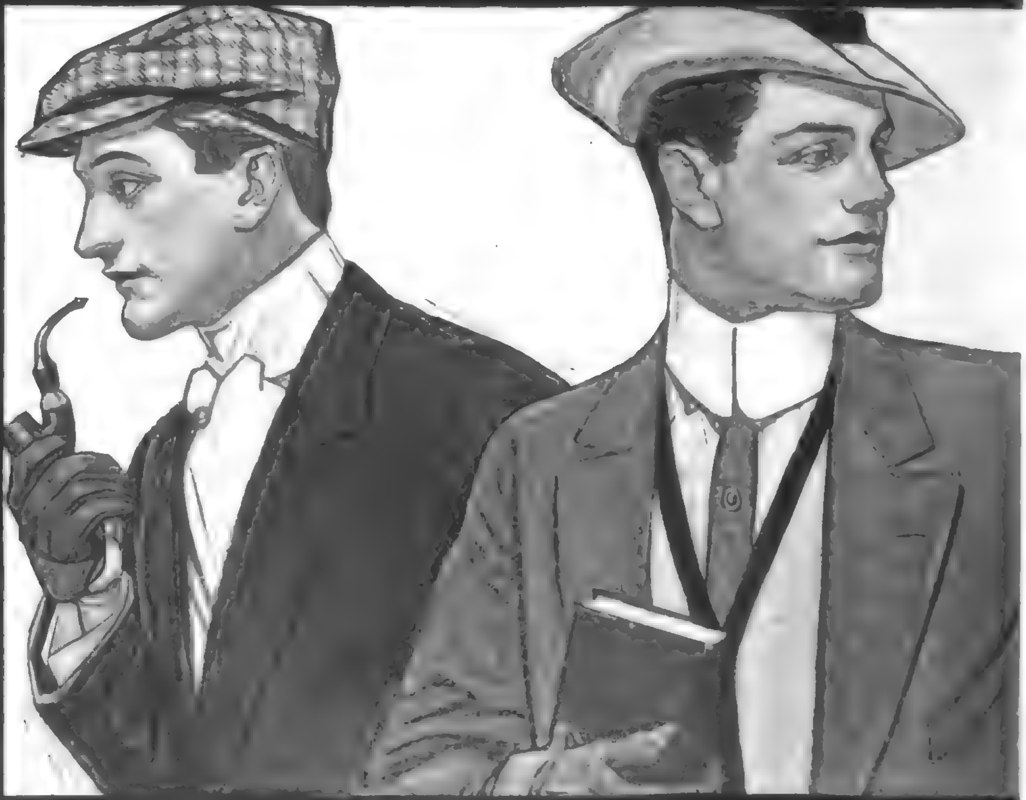
A summer day in Washington.

Copyright 1910 by Hart Schaffner & Marx

THE committee on rules for good clothes offers one rule only: Find Hart Schaffner & Marx name in them.

You'll get all-wool fabrics, fine tailoring, best style. Send six cents for the Style Book.

Hart Schaffner & Marx
Good Clothes Makers
Chicago Boston New York



The country's future is written in the faces of the young men. They are clean-shaven faces. In the store, the counting-room, the classroom, the office—in work and sport out of doors—the men who do things shave for the day just as they dress for the day.

The use of the Gillette Safety Razor is almost a universal habit with men of affairs. It is not solely a question of economy—though it means a great saving. It's a matter of comfort, of cleanliness, of time.

The Gillette is a builder of self-respect. The man who doesn't care how he looks does not care much about anything else.

GILLETTE SALES COMPANY, 38 W. Second Street, Boston
New York, Times Building Chicago, Stock Exchange Building Gillette Safety Razor, Ltd., London
Eastern Office, Shanghai, China Canadian Office, 63 St. Alexander Street, Montreal

The Gillette is a builder of regular habits.

Own a Gillette—be master of your time—shave in three minutes. No stropping, no honing.

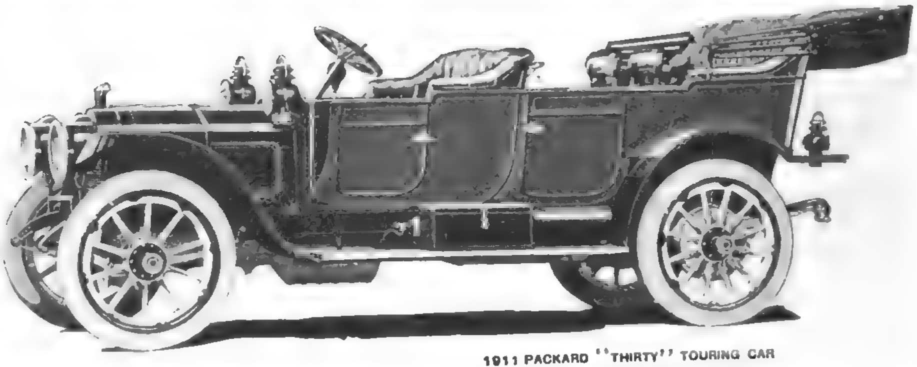
You don't have to take a correspondence course to learn how to use it. Just buy it and shave.

Thirty thousand dealers sell the Gillette. If there is no one in your neighborhood send us $5 and we'll send the razor and twelve double-edged blades by return mail.

Write and we will send you a pamphlet—Dept. A.

King C Gillette

GILLETTE SALES COMPANY, 38 W. Second Street, Boston
Factories: Boston, Montreal, Leicester, Berlin, Paris



1911 PACKARD "THIRTY" TOURING CAR
STANDARD EQUIPMENT INCLUDES TOP

Packard MOTOR CARS

"ASK THE MAN WHO OWNS ONE"

1911 COMPLETE LINE OF CARS WITH FORE-DOOR BODIES

Built entirely in the Packard shops. One quality; two sizes—the Packard "Thirty" and the Packard "Eighteen" Town Car

TOURING CAR CLOSE-COUPLED
RUNABOUT COUPE PHAETON
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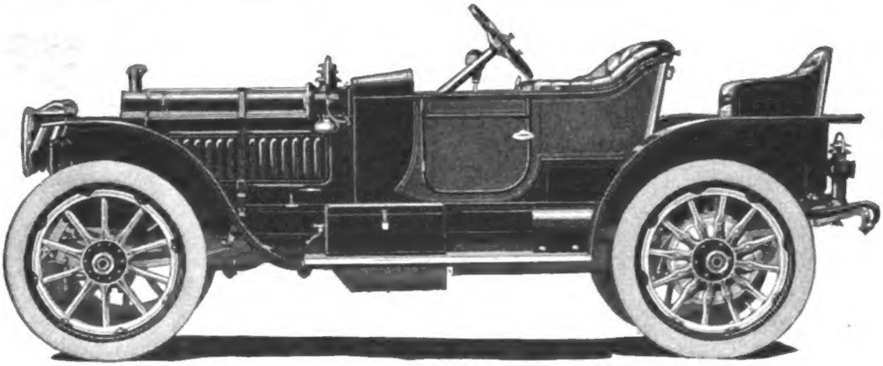
Forty-eight page catalog mailed on request
Full information from any Packard dealer

PACKARD MOTOR CAR COMPANY
DETROIT, MICHIGAN

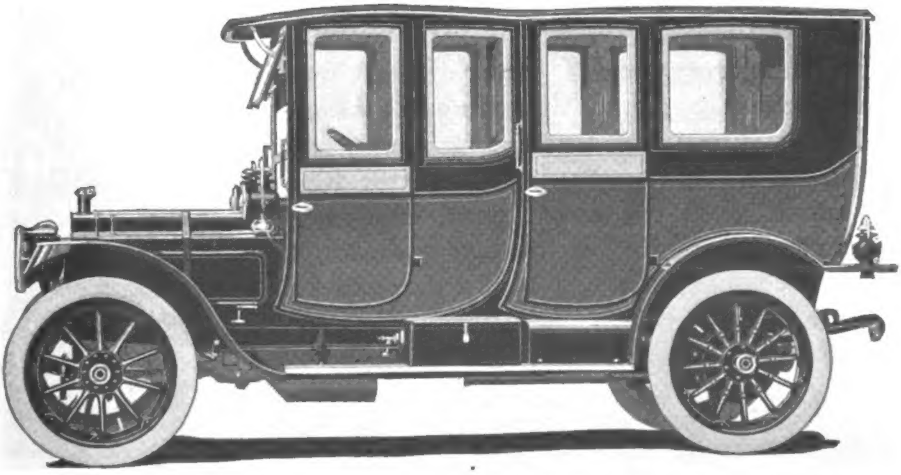


1911 PACKARD "THIRTY" RUNABOUT
STANDARD EQUIPMENT INCLUDES TOP

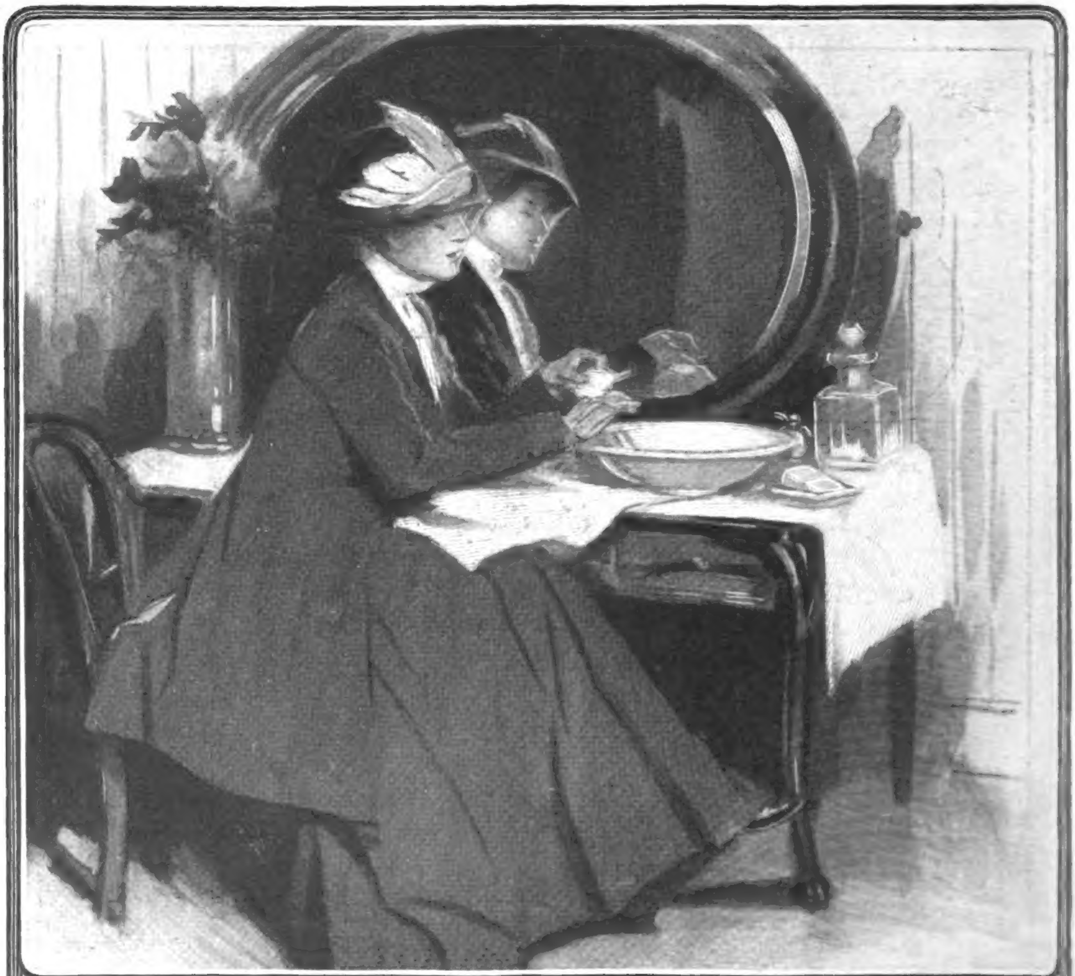
Packard MOTOR CARS

"ASK THE MAN WHO OWNS ONE"

1911



1911 PACKARD "THIRTY" FORE-DOOR LIMOUSINE



COPYRIGHT 1910 BY THE PROCTER & GAMBLE CO., CINCINNATI

One thing very much in favor of the chamois gloves which are so popular nowadays, is that they are easily cleaned.

Make a strong suds of Ivory Soap and tepid water. Put the gloves on your hands and proceed, just as you would if you were washing your hands. Rub the soiled parts, especially the finger tips, with a sponge or wash-cloth. Let the gloves dry on the hands. If that is too much trouble, hang them up to dry in a closet or a dark room.

Silk and lisle gloves are as easily cleaned as chamois gloves; and the method is the same.

The cleaning of gloves is only one of scores of uses for which Ivory Soap is better adapted than any other soap. And the reason is this: Ivory Soap is pure. *It cleans but it does not injure.*

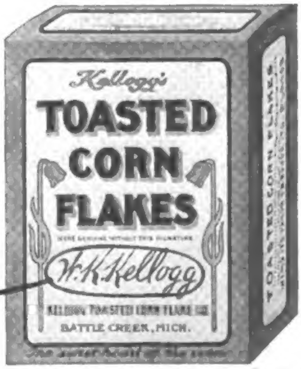
Ivory Soap . . $99^{44}/_{100}$ Per Cent. Pure.

Good Morning! I've had my
Toasted Corn Flakes.
Have You?

NONE GENUINE WITHOUT THIS SIGNATURE

W. K. Kellogg

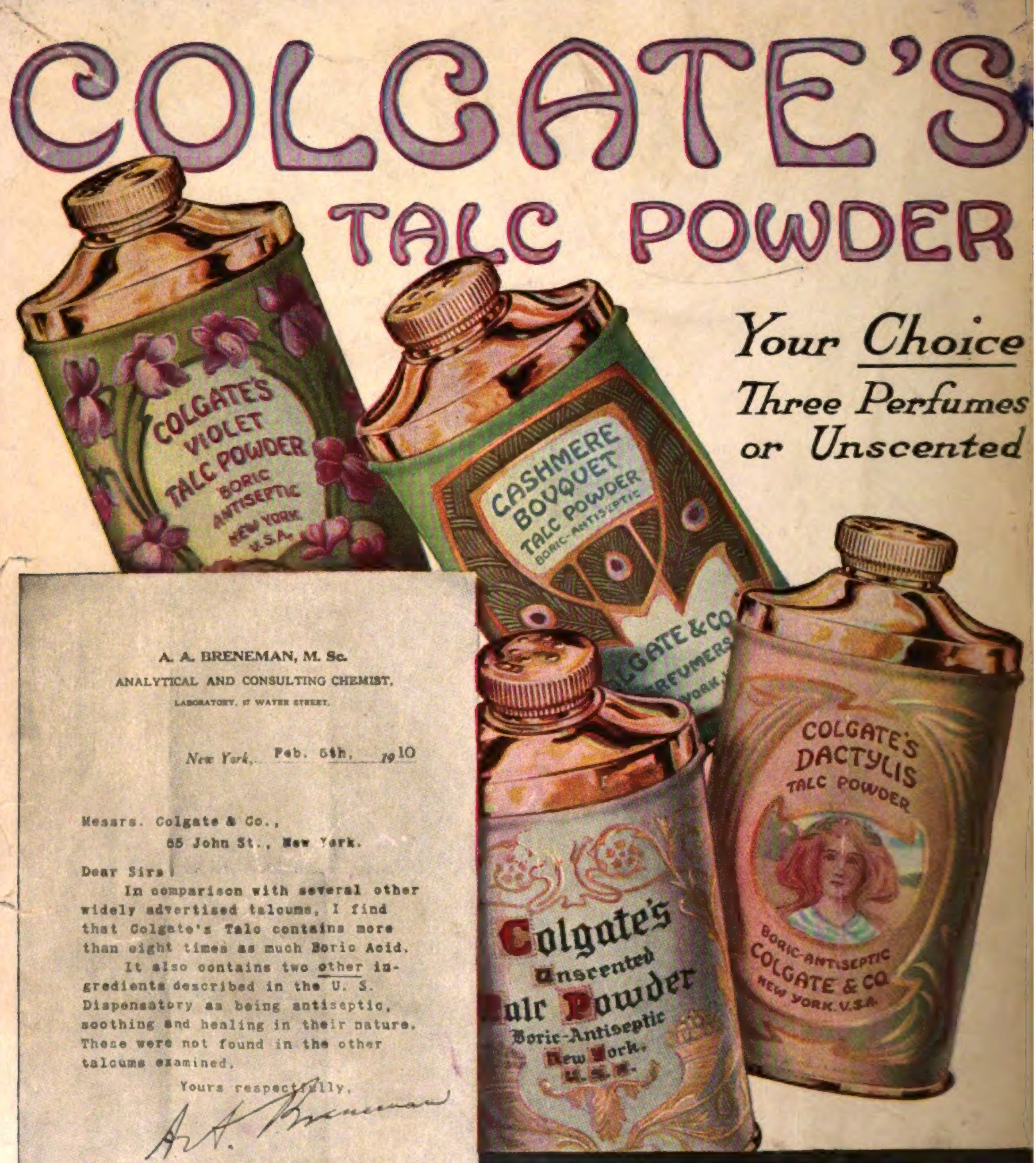
Kellogg Toasted Corn Flake Co., Battle Creek, Mich.
Canadian Trade Supplied by the Battle Creek Toasted
Corn Flake Co., Ltd., London, Ont.



Kellogg's
TOASTED
CORN
FLAKES
W. K. Kellogg
BATTLE CREEK, MICH.

Copyright 1907, Kellogg Toasted Corn Flake Co.

The Kind with the Flavor—Made of the Best White Corn.



COLGATE'S
VIOLET
TALC POWDER
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ANTISEPTIC
NEW YORK
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CASHMERE
BOUQUET
TALC POWDER
BORIC-ANTISEPTIC
COLGATE & CO
PERFUMERS
NEW YORK
Colgate's
Unscented
Talc Powder
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DACTYLIS
TALC POWDER
BORIC-ANTISEPTIC
COLGATE & CO.
NEW YORK. U.S.A.

COLGATE'S TALC POWDER

Your Choice
Three Perfumes
or Unscented

A. A. BRENEMAN, M. Sc.
ANALYTICAL AND CONSULTING CHEMIST.
LABORATORY, 17 WATER STREET.

New York, Feb. 5th, 1910

Messrs. Colgate & Co.,
55 John St., New York.

Dear Sirs:

In comparison with several other widely advertised talcums, I find that Colgate's Talc contains more than eight times as much Boric Acid.

It also contains two other ingredients described in the U. S. Dispensatory as being antiseptic, soothing and healing in their nature. These were not found in the other talcums examined.

Yours respectfully,

A. A. Breneman

This Report *(From an expert of high professional standing.)*

Proves conclusively that one talcum powder is not as good as another and that Colgate's is the *safest* and most *efficient* powder for you and your children.

NOTE, that not only in Boric acid, but in the use of two other ingredients, Colgate's excels in antiseptic and soothing value.

Trial box sent for 4 cents

COLGATE & CO. (Est. 1806) Dept. E, 55 John Street, New York

Makers of Cashmere Bouquet Soap